Figure 1

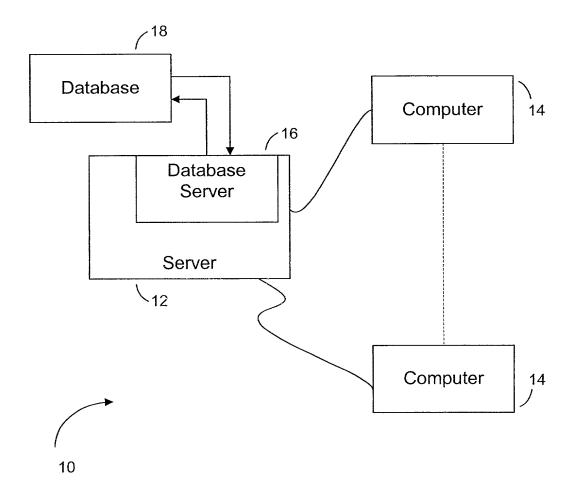


Figure 2

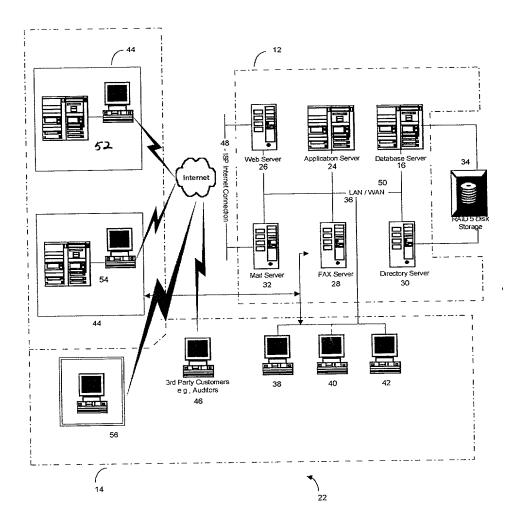
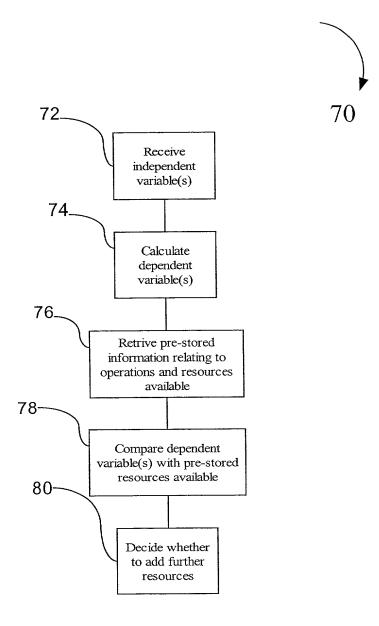


Figure 3



ГТ	A T	В	С	D
1		Create Summary Sheet For	TOTAL OVER MAX	1
2		This Capacity Scenario	TOTAL FTEs	106
3		THIS Capacity Scenario		
\Box				
1 1				
4			TOTAL	\$ 8,963,844,235
1		CAPACITY		
5	Variable Group	INDEPENDENT VARIABLES	<u> </u>	1
	Volume	1999 Monthly Volume	Traditional Business	E-Commerce
	Volume	JAN	\$ 190,300	\$ 22,836
529	Volume	FEB	\$ 200,625	
	Volume	MAR	\$ 229,896	
	Volume	APR MAY	\$ 221,168 \$ 218,824	
	Volume	JUN	\$ 232,036	
	Volume Volume	JUL	\$ 215,438	
	Volume	AUG		
	Volume	SEP		
	Volume	ОСТ		
	Volume	NOV		
	Volume	DEC DEC	\$ 402,285 10%	\$ 22,836
	Volume	2000 Annual % Increase in Volume CAPACITY - 2001 Annual % Increase in Volume	257000%	257000%
	Volume Volume	Daily Volume Ratios / Monthly Vol Conv. Const	20,000/8	25.000/0
	Volume	1st Monday	43	1
	Volume	1st Tuesday	1]
	Volume	1st Wednesday	10	4
546	Volume	1st Thursday	17	4
	Volume	1st Friday 2nd Monday	9 46	-{
	Volume	2nd Monday 2nd Tuesday	8	1
	Volume Volume	2nd Vednesday 2nd Wednesday	14	1
	Volume	2nd Thursday	11	1
	Volume	2nd Friday	11]
	Volume	3rd Monday	39	4
	Volume	3rd Tuesday	19	4
	Volume	3rd Wednesday 3rd Thursday	13	4
	Volume	3rd Friday		-1
	Volume Volume	4th Monday		1
	Volume	4th Tuesday		1
	Volume	4th Wednesday		
	Volume	4th Thursday		
562	Volume	4th Friday		1
	Volume	5th Monday		4
	Volume	5th Tuesday % Assignments Work/Time NOT on Invoice Processing		-
	Assignments Assignments	Average # Manual Invoices per 1MM Volume		0
	Assignments	Average Hourly Wage - Assignments		
	Assignments	Average Invoice Assignment Time (Seconds)]
	Cash Application	Average Hourly Wage - Cash Application		
	Cash Application	Average Payment Application Time (Seconds)	38 35 5%	-
	Cash Application	% Cash Application Work/Time NOT on Original Applications Cash Application Error Acceleration Factor		-
	Cash Application Cash Application	Average # Manual Payments per 1MM Volume		19
	Adjustments	Average # Invoices per Payment		1999 Value
	Adjustments	% Adjustments Work Actually Clearing an Item	63%	90.00%
	Adjustments	% Adjustments Created by Customer A/R Item Error	3.33%	
	Adjustments	% Adjustments From Other Error	2 . 2 2 2	
	Adjustments	% Adjustments Created by Client A/R Item Error		1999 Value
	Adjustments	% A/R Items With No Error % Adjustments Created by Client/Customer Mix A/R Item Error		99.95% 1999 Value
	Adjustments Adjustments	# Credit Memos (CMs) per 1MM Monthly Volume		35
	Adjustments	# Credit Metrics (CMs) per 1MM Monthly Volume Average CM Value		
	Adjustments	Average CM Action Time (minutes)	0.18	
	Adjustments	Average Hourly Wage - Adjustments	\$ 11 06	1
	Adjustments	Average Adjustment Action Time (Minutes) (w/o CMs)	1.09	4
	Adjustments	Average Adjustment Item Value (w/o CMs)		
	Collections	Average Hourly Wage - GECIS Collectors Average Hourly Wage - H.P. Collectors		
	Collections Collections	Average Hourly Wage - Collections Assitant		
	Collections	Ratio of Assistants to Collectors		_
	Collections	Maximum # of H.P. Collectors (Others are GECIS)		
592	Collections	Average Collections Call Time (Minutes)		-
	Collections	% Collections Work/Time NOT Outbound Calls		4
	Collections	% Volume Becoming Overdue Average Past Due \$ per Past Due Customer		1
	Collections Collections	% Past Due % Becoming Bad Debt		1
	Collections	% Overdue Paying w/o Collections Activity		1
	Collections	# Calls per Month Req. to Clear Cust.	2]
599	Collections	Maximum # Collectors Added One Hiring	5	4
600	Client Services	Average Hourly Wage - Client Services		4
	Client Services	Baseline Funding Error Rate (% Total Fundings)	0 14%	-
	Client Services	% Client Services Worktime NOT Funding		┦
	Client Services Client Services	Client Services Accuracy Coefficient # Manual Funding Requests per 1MM Monthly Volume		1
	Tolerance	Allowable Assignments Backlog (Invoices/Day)		
1000		Allowable Cash Application Backlog ("Records"/Day)		7
	Tolerance	Allowable Adjustments Backlog (% Monthly Volume)		

FIG. 4

Г	Α	В	С	D
608	Tolerance	Allowable Collections % Volume Past Due	25%	
609	Labor	# Productive Work-Hours per Day	7	
610	Labor	% Total Available Hours Not Worked	10%	
611	Labor	# Work-Days Allowable Missed Tolerance	5	
	Labor	% Overtime Possible	20%	
613	File/Mail/Imaging	Average Hourly Wage - File/Mail/Imaging Department	\$ 9.73	
614	File/Mail/Imaging	# File/Mail/Imaging FTEs required per 1MM Monthly Volume	0.0558	0.0056
615	Capacity	Maximum Allowable Assignments FTEs	5	
616	Capacity	Maximum Allowable Cash Application FTEs	20	
617	Capacity	Maximum Allowable Adjustments FTEs	15	
618	Capacity	Maximum Allowable Collections FTEs	26	
	Capacity	Maximum Allowable Client Services FTEs	5	
620	Capacity	Maximum Allowable File/Mail/Imaging FTEs	100	

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FIG. 5

	٦	エ		Σ	Z	С	۵
				# FTEs OVER A	# FTES OVER MAX ALLOWABLE	0	
- 1					MAXIMUM # FTEs	വ	
ı	DEPENDENT VARIABLES - M	ABLES - MODEL OUTPUT	UT	PURPLE CEI	PURPLE CELLS BELOW ARE ALSO IND. VAR	SO IND. VAR.	
			!	E-Commerce			
Year	Month	Day	I raditional Business Daily Volume	Business Daily Volume	Total Business Daily Volume	# Assignments FTEs	Assignments FTE Cost
7	0	0			-	22	\$ 491
CAPACITY	JAN	1	\$ 55,898,694	\$ 6,707,843	\$ 62.606.538	5	
CAPACITY	JAN	2	\$ 1,299,970	\$ 155,996		5	
CAPACITY		3	\$ 12,999,696	\$ 1,559,964	\$ 14,559,660	5	
CAPACITY		4		\$ 2,651,938		5	
CAPACITY		5	\$ 11,699,727	\$ 1,403,967	\$ 13,103,694	5	
CAPACITY		9	\$ 59,798,603	\$ 7,175,832	\$ 66,974,436	5	
CAPACITY		7	\$ 10,399,757	\$ 1,247,971	\$ 11,647,728	5	
CAPACITY		80	Ì	\$ 2,183,949	\$ 20,383,524	5	
CAPACITY		6			\$ 16,015,626	5	\$ 491
CAPACITY		10	\$ 14,299,666	\$ 1,715,960	\$ 16,015,626	5	\$ 491
CAPACITY		11	\$ 50,698,816	\$ 6,083,858	\$ 56,782,674	5	
CAPACITY	JAN	12	``	\$ 2,963,931	\$ 27,663,354	5	
CAPACITY	JAN	13			\$ 18,927,558	5	
CAPACIIY	JAN	14	\$ 11,699,727	\$ 1,403,967	\$ 13,103,694	5	\$ 491
CAPACITY	JAN	15	\$ 18,199,575	\$ 2,183,949	\$ 20,383,524	5	
CAPACITY	JAN	16	\$ 62,398,543	\$ 7,487,825	\$ 69,886,368	ī.	
CAPACITY	JAN	17	\$ 7,799,818	\$ 935,978	\$ 8.735.796	7.	
CAPACITY	JAN	18	\$ 20,799,514	\$ 2,495,942	\$ 23.295.456		
CAPACITY	JAN	19	\$ 12,999,696	\$ 1,559,964	\$ 14,559,660	2	
CAPACIIY	JAN	20	\$ 20,799,514	\$ 2,495,942	\$ 23,295,456	5	
CAPACITY	JAN	21	9	\$ 7,487,825	\$ 69,886,368	5	
CAPACIIY	JAN	22	\$ 7,799,818	\$ 935,978	\$ 8.735.796	7.	

J SITY

1 20

×				# New Manual Payments		1,978	46	460	782	414	2,116	368	644	909	909	1,794	874	969	414	644	2,208	276	736	460	736	2,208	276
W				Cash App. FTE Hiring Trigger			2	3	4	2	0	-	2	3	4	5	0	-	2	3	4	ιΩ	0	_	2	က	4
۸				# Cash Application FTEs Cash App. FTE Cost	\$ 687		\$ 893	\$ 893	\$ 893	\$ 893	\$ 766	\$ 589	\$ 766		\$ 766		\$ 638	\$ 491	\$ 638	\$ 638	\$ 638	\$ 638		\$ 393	\$ 511	\$ 511	\$ 511
n	-13			# Cash Application FTEs	7	7	7	7	2	7	9	9	9	9	9	9	5	2	5	2	2	2	4	4	4	4	4
Т			Dally Invoice Processing	Capacity (# Man. Inv's)	0	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808	21808
S				# Backlogged Invoices	0		,	1		,	1		1	1	1		1	•	1	1	1	•	1	•	•	,	,
8				# New Manual Invoices		15,428	359	3,588	660'9	3,229	16,504	2,870	5,023	3,947	3,947	13,993	6,817	4,664	3,229	5,023	17,222	2,153	5,741	3,588	5,741	17,222	2,153
Ø				Assignments FTE Hiring Trigger	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	- 2	က		4	2	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547

FIG. 7

		Γ	Ţ	,		 ਰ		958	557	572	472	D14	929	457	900	129	129	729	586	243	014	900	743	343	914	572	914	743	343
AF					\$ Adjustments	Items Created	0	7,935,958	184,	1,845,572	3,137,	1,661,0	8,489,6	1,476,	2,583,8	2,030,	2,030,	7,197,	3,506,586	2,399,	1,661,	2,583,	8,858,	1,107,	2,952,914	1,845,572	2,952,	8,858,743	1,107,343
			L			활		\$	S	s	s	÷	ક્ક	\$	\$	ક્ક	\$	ક્ર	8	\$	s	s	s	\$	89	8	ક્ક	S	s
AE				# Other	Adjustment Items	Created	· •	1104	26	257	436	231	1181	205	359	282	282	1001	488	334	231	359	1232	154	411	257	411	1232	154
AD						# CMs Created		2197	51	511	869	460	2351	409	715	562	562	1993	971	664	460	715	2453	307	818	511	818	2453	307
AC					₹	Hiring Trigger	0	1	2	3	4	5	0	_	2	3	4	5	0	1	2	3	0	0	0	0	0	-	2
AB					Adjustments FTE	Cost	\$ 249	\$ 249	\$ 249	\$ 249	\$ 249	\$ 249	\$ 216	\$ 166			\$ 166	\$ 166	\$ 108	\$ 83	\$ 83	\$ 83	\$ 83	\$ 83	\$ 83	\$ 83	\$ 83	\$ 83	\$ 83
AA	9-				# Adjustments	FTES	3	3	3	8	3	3	2	2	2	2	2	2	1	1	1	1	1	-	1	1	1	1	-
<u>Z</u>			# Manual	Payments	Application	Capacity	0	3933	4719	4719	4719	4719	4045	3371	4045	4045	4045	4045	3371	2809	3371	3371	3371	3371	2697	2247	2697	2697	2697
Υ					# Backlogged	Payments	0		1	•	1	-	•		1	3		1	•	2	ı	•	-	•	1	t	1	•	•
	- 2	8				4	2	526	527	528	529	530	531	532	533	534	535	536	537	538	539	240	541	542	543	544	545	546	547

FIG. 8

																9	7/	10	jo	2								
AO				# Collections	Assistants (All H.P.)	0	2	2	2	2	2	1	_		1	1	1	0	0	0	0	0	0	0	0	0	0	c
AN	-11			# Collections FTEs	(Collectors)	15	15	15	15	15	15	10	10	10	10	10	10	5	5	ಬ	5	5	5	0	2	2	2	2
AM			Total \$	Adjustments	Completed	0	3,072,415	3,555,414	4,685,815	4,468,978	4,537,023	2,849,550	2,516,732	2,442,400	3,402,523	3,277,136	3,183,093	1,749,591	1,268,065	1,275,781	1,781,705	1,781,021	1,328,919	1,318,446	1,322,014	1,317,668	1,321,067	1.353.459
AL			#Other	Adjustments	Completed	,	565	492	733	766	755	530	306	317	446	465	480	216	151	150	211	211	142	144	143	144	143	139
AK				# CMs	Completed	\$	547	066	1119	920	982	494	794	726	1001	886	800	545	406	413	574	574	462	452	455	451	455	484
Α			% Volume	Adjustments	Backlog	-	3%	3%	%7	2%	1%	2%	%7	%7	2%	7%	3%	3%	3%	3%	3%	4%	4%	2%	2%	2%	%9	%9
A			Total \$	Adjustments	Backlog	14,500,000	19,363,542	15,992,685	13,152,441	11,820,935	8,944,926	14,585,005	13,544,730	13,686,131	12,313,736	11,066,729		16,838,360	17,969,538	18,354,771	19,156,866		26,013,012	27,647,480	28,171,037	29,806,284	37,343,961	37,097,845
AH			\$ Other	Adjustments	Backlog	\$ 12,500,000 \$	\$ 14,533,722 \$	\$ 12,773,040 \$	\$ 10,974,847 \$	\$ 9,731,162 \$	\$ 7,751,049 \$	\$ 10,207,441 \$	\$ 9,828,022 \$	\$ 9,987,614 \$	\$ 9,367,971 \$	\$ 8,676,692 \$	10,645,252	\$ 11,671,369 \$	\$ 12,359,418 \$	\$ 12,664,224 \$	\$ 13,224,122 \$	\$ 17,078,676 \$	\$ 17,123,101 \$	\$ 18,130,673 \$		\$ 19,565,933 \$	\$ 23,676,221 \$	\$ 23,734,666 \$
AG					\$ CMs Backlog	2,000,000	Н	3,219,646	-	2,089,773	1,193,878	Н	3,716,708	-	2,945,765	2,390,036	_	5,166,991	5,610,119	5,690,547	5,932,744	9,155,912		9,516,807		10,240,351	13,667,739	13,363,179
_	7 2	3			4	2	526 \$	527 \$		529 \$	530 \$		I			- 1							_ !	543 \$	- 1		546 \$	547 \$

FIG 9

	77				7	7	_		T	T	T	1	\neg	Т	T		T		T			П					
		% Monthly	Volume Past Due	\$	15.263%	14.603%	12.368%	10.103%	7.636%	3.881%	3.091%	0.000%	%000.0	0.000%	%000.0	%000.0	%000.0	0.000%	0.000%	0.000%	0.253%	0.000%	0.426%	0.191%	0.192%	1.315%	
			\$ Past Due	_	88,020,456	74,551,243	60,895,879	46,026,041	23,392,966	18,628,606	,	•	•	•	•	•	•	•		1,526,316						6,877,034	
-				8	8	ક	8	8	€9	ક્ક	\$	\$	8	↔	ક	8	8	4	8	\$	8	8	8	8	8	8	
			Total Customers Past Due	11027	10550	8936	7299	5517	2804	2233	0	0	0	0	0	0	0	0	0	183	0	308	138	139	950	824	. 1
		# Customers	Becoming Past		1	2,22,2	541	026	487	2.489	433	757	595	595	2 110	1 028	703	487	757	2 597	325	866	541	986	2 507	308	020
AS			Collections FTE	HILING LUBBEI	0	-	7	3	4	0		- 0		0							+ 1						4
AK			Collections H.P.	FTE Cost	\$ 1,708			\$ 1,874	,	1,8/4		\$ 1,221		\$ 1,221	1,221		\$	\$ 569	800	80C	800	800	s	\$ 228	\$ 228	\$ 228	228
ΑÀ			Collections GECIS	FTE Cost	-	-				- \$		٠,	- *	\$		-	٠.				٠.	\$	٠	٠	\$	\$	•
АР			Total Collections	FTE Cost	1.708	1,874	1,874	1,874	1,874		1,221	1,221	1,221	\$ 1,221	\$ 1,221	1,221	\$ 269	\$ 269	\$ 569	\$ 269	\$ 569	\$ 269	- 8	\$ 228	\$ 228		
					₩.	भ	·leə	·lea	∖ ⇔	l⇔	. ~																•

FTG. 10

,	1
///	42

BF BG				e / Mail /	File / Mail / Imaging FTE Total FTE Cost Cost	100	100100	Total	Total Co	Total	Total	Total	Total	Total	Total Coal	Total	T otal	T otal	T otal	T otal	T or to tall t	T or see a s	T or see the second of the sec	T or see the second of the sec	T or see the second of the sec	T or see the second of the sec	T or series of the series of t
	-36			# File / Mail / Imag Imaging FTEs (0	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30		
BD				Funding Error Rate	0	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	
BC				Services FTE # Manual Funding Hiring Trigger Requests	0	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	
BB			Client	Services FTE Hiring Trigger	0	-	2	က	4	5	0	-	2	3	4	2	0	-	2	3	4	2	0	1	2	9	
ВА				Ser	\$ 457		\$ 457	\$ 457	\$ 457	\$ 457	\$ 446	\$ 343	\$ 343	\$ 343	\$ 343	\$ 343	\$ 446			\$ 343	\$ 343	\$ 343	\$ 446	\$ 343	\$ 343		
AZ	9			# Client Services FTEs	4	4	7	7	7	7	က	3	3	3	3	3	3	3	3	3	င	3	3	3	3	3	
I AY	_			% Volume Written-Off	0	0.099%	0.095%	0.080%	0.065%	0.049%	0.025%	0.020%	%000.0	0:000%	0.000%	%000.0	0:000%	%000'0	0.000%	0:000%	0.000%	0.002%	0:000%	0:003%	0.001%	0.001%	
AX				Customers "Cleared"	0	2803	1669	2178	2702	3200	3060	3167	10653	13321	13321	5008	2535	3190	4267	3029	2414	4001	558	711	864	1785	
	- 2	က		4	2	526	527	528	529	530	531	532	533	534	535	536	537	538	539	240	541	545	543	544	545	546	

FIG. 11

in in Wang Wayaran

Scenario Integration Variable Variabl
Oslo Substantia Substa
Oslo Service and California Mix
On Time On Tim
Scenario Not. Vol. Time MR Nem Error Customer Mix A/R

alti i Ili

CENARIO NAME:		1	
		Run Sc	enarios
ariable Group	INDEPENDENT VARIABLES		
		Traditional	
(alauma	1999 Monthly Volume	Business	E-Commerce
/olume	JAN	\$ 190,300,000	\$ 1 \$ 1
/olume		\$200,625,000 \$229,896,000	\$ 1
/olume		\$229,898,000	\$ 1
/olume		\$218,824,000	\$ 1
/olume	IIIN	\$232,036,000	\$ 1
/olume		\$215,438,000	\$ 1
Volume		\$245,947,000	\$ 1
Volume	SEP	\$246,471,000	\$ 1
Volume	OCT	\$290,905,000	\$ 1
Volume	NOV	\$325,516,000	\$ 1
Volume	DEC	\$402,285,000	\$ 1
Volume	2000 Annual % Increase in Volume	37%	257500000%
Volume Volume	2001 Annual % Increase in Volume	60%	2457% 324%
Volume	2002 Annual % Increase in Volume	24%	132%
Volume	2003 Annual % Increase in Volume	23%	13270
Volume	Daily Volume Ratios / Monthly Vol Conv. Const.	43	1
Volume	1st Monday 1st Tuesday	1	1
Volume	1st Wednesday	10	İ
Volume	1st Thursday	17	1
Volume	1st Friday	9	
Volume	2nd Monday	46	1
Volume	2nd Tuesday	8]
Volume	2nd Wednesday	14	
Volume	2nd Thursday		_
Volume	2nd Friday		4
Volume Volume	3rd Monday		4
Volume	3rd Tuesday		-
Volume	3rd Wednesday		-
Volume	3rd Thursday 3rd Friday		-
Volume	4th Monday	<u> </u>	1
Volume	4th Tuesday	<u>'</u>	1
Volume	4th Wednesday		7
Volume	4th Thursday		
Volume	4th Frida	y 16	
Volume	5th Monda		4
Volume Volume	5th Tuesda		4
Assignments	% Assignments Work/Time NOT on Invoice Processing	5%	0
Assignments	Average # Manual Invoices per 1MM Volume	300	
Assignments	Average Hourly Wage - Assignment		4
Assignments	Average Invoice Assignment Time (Seconds Average Hourly Wage - Cash Application		-
Cash Application	Average Payment Application Time (Seconds	59	
Cash Application	% Cash Application Work/Time NOT on Original Application	s 5%	7
Cash Application	% Cash Application Work Time NOT on Original Application Factor	r 88	
Cash Application	Average # Manual Payments per 1MM Volum	e 133	75
Cash Application	Average # Invoices per Paymer	it 3.11	1999 Value
Adjustments	% Adjustments Work Actually Clearing an Iter	n 63%	90.00%
Adjustments	% Adjustments Created by Customer A/R Item Erro	or 3.33%	_
Adjustments Adjustments	% Adjustments From Other End	0.03%	100531
Adjustments	% Adjustments Created by Client A/R Item Erro	or 0.25%	1999 Value
Adjustments	% A/R Items With No Erro	or 99.84%	99.95%
Adjustments	% Adjustments Created by Client/Customer Mix A/R Item Erro	or 0.98%	1999 Value
Adjustments	# Credit Memos (CMs) per 1MM Monthly Volum	e 35	35
Adjustments	Average CM Valu	ie \$ 1,715.0	0
Adjustments	Average CM Action Time (minute:	s) 0.36	
Adjustments	Average Hourly Wage - Adjustmen	ts \$ 11.0	<u>'0</u>

FIG. 13



			1
Adjustments	Average Adjustment Action Time (Minutes) (w/o CMs)		
Adjustments	Average Adjustment Item Value (w/o CMs)		
Collections	Average Hourly Wage - GECIS Collectors		
Collections	Average Hourly Wage - H.P. Collectors		
Collections	Average Hourly Wage - Collections Assitant		
Collections	Ratio of Assistants to Collectors	0.17	
Collections	Maximum # of H.P. Collectors (Others are GECIS)	100	
Collections	Average Collections Call Time (Minutes)	6.3	
Collections	% Collections Work/Time NOT Outbound Calls	45%	
Collections	% Volume Becoming Overdue	31%	
Collections	Average Past Due \$ per Past Due Customer	\$ 8,343	
Collections	% Past Due % Becoming Bad Debt	0.03%	
Collections	% Overdue Paying w/o Collections Activity	64.412%	1
Collections	# Calls per Month Reg. to Clear Cust.	2	
Collections	Maximum # Collectors Added One Hiring	5	
Client Services	Average Hourly Wage - Client Services	\$ 15.24	
Client Services	Baseline Funding Error Rate (% Total Fundings)	0.14%	
Client Services	% Client Services Worktime NOT Funding	25%	
Client Services	Client Services Accuracy Coefficient	0.0000239	
Client Services	# Manual Funding Requests per 1MM Monthly Volume	12	2
Tolerance	Allowable Assignments Backlog (Invoices/Day)	0	
Tolerance	Allowable Cash Application Backlog ("Records"/Day)	1	
Tolerance	Allowable Adjustments Backlog (% Monthly Volume)	5%	
Tolerance	Allowable Collections % Volume Past Due	25%	
Labor	# Productive Work-Hours per Day	7	
Labor	% Total Available Hours Not Worked	10%	
Labor	# Work-Days Allowable Missed Tolerance	5	
Labor	% Overtime Possible	20%	
File/Mail/Imaging	Average Hourly Wage - File/Mail/Imaging Department	\$ 9.73	
File/Mail/Imaging	# File/Mail/Imaging FTEs required per 1MM Monthly Volume	0.0558	0.0056
Capacity	Maximum Allowable Assignments FTEs	5	
Capacity	Maximum Allowable Cash Application FTEs	8	
Capacity	Maximum Allowable Adjustments FTEs	6	
Capacity	Maximum Allowable Collections FTEs	22	
Capacity	Maximum Allowable Client Services FTEs	5	
Capacity	Maximum Allowable File/Mail/Imaging FTEs	20	

FIG. 14

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Scenarlo 2		per Involce Manually	\$ 0.16	\$ 0 13	\$ 013	\$ 011	\$ 0.12	5 0 11	8 000	900		#2 Lass #1	# 2 lase Racolina		\$ 011	0 0	5000	010	0 10	600	800	80 0	200	900	8 0 0	۰	#2 Less #1	(00 0)	# 2 1035 83309110	8000	200	2007	900	900	9000	900	000	2000	004	900	#2 Loss #1		#2Less Baseline		900	\$ 0.05	200	2000	\$ 005	\$ 000	\$ 0.05	\$ 004	\$0.00	-	42 Loss #1	# 2 Loss Baselino		8000	\$ 0.05	\$ 0.05	0 00	5000	\$0.00	\$ 0.05	900	2000	\$ 0.05		#2 Less #1	# 2 Acc Baseline	# 6 1,030 Cm
Scenario 4		Average F1E Cost per Involce Manually Assigned	ļ.,,	0 43	5 0 13	.,.	مام	5 4	\$	5		# 1 Loss Baseline			\$ 011		600	2					S	2	\$		# 1 Less Basoline			\$ 0.08	8	\$		\$	\$	9			P000		#1 Loss Baseline			5	, ,	\$		0 15	\$ 005	5		29.	\$ 0.05	\$	# 1 Less Baseline			900	s	s.						000	\$ 005		#1Less Baseline		
Baseline		Avorage FIE Cost per Invoice Manually Assigned	90	, ,	8	S	2 5	\$ 0.11	\$	80					60 6		\$ 000	s,	\$				S	6	\$					900		2000				0		0	\$ 0.04	9				45		\$ 0.05							\$ 0.05					900	\$	S	25	S	5	2	6	,,,	\$ 005				
Sconarle 3	Monthly and Annual Totals	Aesignmonts FTE	s		\$ 10,308							# 3 Loss #2	# 3 l ogg Bocoling	_	٠,		\$ 10,308		1							- 1	Fe88 #2	ľ	3	1	П	1	1	1	ļ	}	1	1	\$ 13,205	1	#3Less #2	\$	# 3 Loss Basolne										\$ 143,473	1	4	# 3 Less Baseline	5	13,254			1			П	1				#3 Loss #2	# 3 Lasa Resoline	
Scanario 2	Monthly and Annual Totals	Assignments FTE	5		\$ 10,799 \$							#2 Loss #1	# 2 ove Recoline		\$ 11,388	10.308	\$ 10,308 \$	\$ 10,799	\$ 10,799	000,01	\$ 10.603	\$ 11.241	\$ 10,554	\$ 12 028	\$ 129,935	\$	#2 Less #1	(232)	(294)	\$ 11,536	11045	11.536	11 536	11 536	11.045	\$ 11,536	4 683	11,339	\$ 13,205 \$	138,083	#2 Less #1		# 2 Loss Basolino										\$ 143,473 \$	1	S	# 2 Less Baseline	1	13.254 \$		1									#2 Less #1	# 2 Locs Baseline	
Scenario 1	Monthly and Annual Totals	Assignments FTE	\$ 10,799		\$ 10,308 \$							# 1 Loss Baseline			11,368	10.308	08 \$ 10,308 \$ 10,	\$ 10,799	\$ 10,799	902.01	5 10.603	\$ 11,241	\$ 10,554	\$ 12,026	\$ 129,935	\$ (285)	# 1 Loss Basoline		2861	11 536	11,045	11,536	11 536	11,536	11,045	11,538	11 883	11 339	13,206	138,083	# 1 Lass Baseline			, .,	25								\$ 143,473 \$					13.254 \$			1								#1 Less Baseline		
Baseline	Monthly and Annual Totals	Assignments FTE	10,799	\$ 10 799	\$ 10,308 \$	\$ 9,327	\$ 10 112	\$ 10,308	10,308	11,879	C88'67			Loss Exoc Risk	\$ (1,368	10308	\$ 10,308	\$ 10 799	10,799	00200	\$ 10.887	11,241	\$ 10,554	\$ 12,026	\$ 130,229		-		Less Pyer Rick	1,5	\$ 11,045	11,538	11 636	11,536	\$ 11,045	\$ 11,536	11 683	\$ 11,339	\$ 13,205 \$	136,063			lose Even Blek	?!≎	11 045	\$ 11,683	11,045	\$ 11,683	\$ 11,045	11,634	\$ 12,419	12 223	\$ 143,473 \$				Less Exoc. Risk	13,254	\$ 14,196	13,430	27010	\$ 13,254 \$	\$ 14373	\$ 13,960	280 61	19.026	\$ 173,829 \$				Laga Evan Rick
Sconario 3	Monthly and Dally Averages	# Assignments FTFs	2	2	5	7	4 6	5	9	*	0	#3 688 #2	# 1 age Rasolina		9	,		9	5	,	2		9	2	2	0	# 3 L056 # 2	0	a a Leas Dosomina	5	2	5	5	25	20	ç	3	5	2	0	#3.058#2	o	#3 Lass Basolno	9	9	ç	e a	5	2	25	5	8	3	0	0 0	#3 Loss Basoline		9	9	8	0 0	8	g	8	80	_	9	6	#3 Luss #2	# 3 Less Basoling	
	Monthly and Dally Averages	# Assignments Fife	20	9	5	7	9 50	9	9	2	0	#21055#1	# 2 i oce Basaline		9	4	2	5	9	3	5	90	2	9	S	0	1 4 8 8 0 7 d	the Deposition	Allineed coom 7 a	5	S	2	2	8	9	5	5	5	Š	,	#2Less#1	0	# 2 Loss Besoins	9	9	5	4	5	9	9	5	9	5	0 40	0	#2 Loss Baseline		9	9	9	8	9	9	9	9	_	8	G C	# 2 L05 # 1	# 2 Loss Baseline	
Scenario 1	Monthly and Dally Averages	8 Assignments #TEc	S	و	2.2	4	4 6	10 C	3	20	0	# 1 Less Baseline			201	2 4	9	5	2		5	9	5	9	2	0	# 1 Loss Baserno			5	S	3	2	ç	2	5	2	9	9	0	#1 Loss Basulno			2	2	5		9	10	5	9	n 4	2	# 1 per Darallas	BIIIIASAD SEATI			9	9	9 8	8	9	9	9	9		9	0	# 1 Loss Baseline		
Basoline	Monthly and Dally Averages	# Acelonmonts FTFc	2	2	5	4	* 45	so en	9	NO III	,				9	2	2	9	2	,	2	5	9	5	9					9	2	. "	2	5	9	8	5	9	S					9	9	\$	2	ş	3	9	S	0	*				,	9	9	9 8	9	9	9	9	80	,	9				
	Monthly and Annual Totals	Total Business Volumo	190,300,001	\$ 223,167,376	\$ 223,947,054	\$ 227,249,044	\$ 239 056,069	\$ 237,946,378									\$ 298,489,822																						1,008,186,348					\$	5					1			\$ 11,367,250,195					\$ 1,256,218,507	S			5	40			2	_				
	Monthly and Annual Totals	E-Commerce Business				\$				12.7							2.487.924 \$																						74,740,275 \$														3,275,515,601				A87 40E 41E	626,072,312	660 506,288	626.072.312	647,984,843	626 072 312	660,506 289	1				1			
078	Monthly and Annual Totals	Traditional Business E-Com	190 300,000	\$ 223,167,377	\$ 223 047,053	227 249 043	\$ 239 056 068	\$ 237 946,377	\$ 301,967,995	\$ 427,402,048	1000177117677				\$ 274 474 484	304 623 489	\$ 296,001 899 \$	\$ 305,687,728	310,194,844	\$ 326.341.532	\$ 324,798 804	\$ 381,610,933	\$ 402 526,980	\$ 583,403,796	\$ 4,061,455,725					\$ 413,039,882	\$ 415 177 609	473 603 038	\$ 489,100,364	\$ 496,311,911	\$ 467,739,472	522,098,452	\$ 610,577,493	\$ 659,498,101	\$ 933,446,074 \$	10012001001				\$ 565 274 279	\$ 514,405.057	5 603 885,566	\$ 605 995.351	\$ 614,930,438	579,529,206	\$ 643,877,185	5 756,505,514	1,156 539.885	\$ 8,091,734,594 \$					\$ 630,148,195 \$		1	L		1	788,749 552	\$ 1,000,969,731	\$ 1,416,761,114 \$	\$ 8,915,599,062	-			
Execution Ribk MODEL GUTHUT SIMMARRY DATA - SHAPSH		Month	JAN	MAR	MAY	35K	AUG	SEP	NON	SUMMARY				1	l	l	APR	1	ł	l	П	1	Н	- 1	1				1	1	į	}		1	1	1	l i	1	CHIMMADY	1									AUG								Ł	FEB	MAR	MAY	JUN	Н	AUG	ł	Н	1	į				
Execution Risk MODEL OUTPUT SUM		Year	1999	1999	1999	1999	1999	1999	1989	1999					2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	Subs					2001	2001	2001	2001	2001	2001	2001	2001	2001	2001					2002	2002	2002	2002	2002	2002	2002	2002	2002	2002				2000	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003		-		T

Scanarlo 5	Avarage FTE Cost	Assigned	0 0 0	\$ 013	\$ 011	5 0 12	1000	800	0 14	#5 Loss #4	# 5 Less Baseline	10 0	010	600	010	600	\$ 0.00	010	800	008		#5 Loss #4	# 5 Loss Bagoling		010	800	800	9000	\$ 0.08	2000	\$ 007	000	2000		#5 Less #4	# 5 Less Baseline		2000	\$ 007	2007	200	200	900	\$ 0.05	S 004	3	#5 Luss #4	# 5 Loss Basoling	\$ 0.08	\$ 0.00	\$ 000	900	\$ 0.05	500	\$ 0.00	000	\$ 0.00	#5 Loss #4	# 5 Less Baselino	
Scenario 4	Average FTE Cost	Assigned	0 14 0 0 14	\$ 013	\$ 011	5 0 12	\$ 011	8000	\$ 011	#41688#3	# 4 Less Baseline	100	\$ 0.10	010	0 10	600	000	010	\$ 0.08	\$ 000	000	# 4 Less #3	# 4 Lose Baselino		\$ 0 10	800	\$ 0.08	008	\$ 0.08	8000	2000	\$ 0.08	002	\$ 002	#41695#3	# 4 Less Basoline		000	\$ 007	5 007	\$ 007	5 007	9000	\$ 005	\$ 004	\$ 001	\$ 6.01	# 4 Less Basoline	900	90 0	\$ 0.05	9000	\$ 0.05	2000	\$ 005	\$ 004	\$ 000	#4 Loss#3	# 4 Loss Baseline	
Baselino	Average FTE Cost		0 14	\$ 013	5 011	5 0 12	0 0 15	800	\$ 011			1	010	0 00	010	600	900	800	\$ 007	900	,				8000	200	900 \$	9000	90 0	8000	8 008	\$ 0.05	900	,				900	\$ 000	0 05	\$ 000	900	0 00	\$ 0.04	\$ 000				900	900	\$ 005	\$000	\$ 005	5000		000				
Scenario 6 Monthly and Annual	Totals		80001	\$ 10,308	\$ 9327	10,412	\$ 10,799	\$ 11,879	\$ 123,995	#6 Less #5	# 6 Loss Basoline	. 1. Je	\$ 10,308	10,308	\$ 10,799	\$ 10,308	882'01 \$	\$ 10.789	\$ 9,818	11 290		#6 .638	# 6 Loss Basoline	\$	\$ 10,799	\$ 10,799	\$ 10,308	10,799 1	\$ 10,308	\$ 10,799	\$ 10,308	\$ 10,308	\$ 11.879	\$ (5,596)	#6 Less #5	# 6 Less Baseline	\$ (9,867)	10.308	\$ 10,799	10 308	\$ 10,799	\$ 10,788	10,308	11,045	\$ 12 026	\$ (8,099)	\$ (13,784)	# 6 Loss Basoling	11,094	\$ 10,308	\$ 10,750	11,241	10,750	11,241	\$ 11,536	\$ 12,045	5 133,665	#6 Less #5	#6 Loss Baseline	\$ (40,163)
Scenario 5 Monthly and Annual	Totals Assignments FTE	Cost	10308	\$ 10,308	\$ 9327	10,112	\$ 10,789	\$ 11,879	\$ 123,995	#5 Loss #4	# 5 Less Basoline	300	\$ 10,308	\$ 10,308	\$ 10,799	10,308	8 10,799	10,799	\$ 9,818	\$ 11,879	5	#5 Loss #4	# 5 Less Baseline	\$ (1,620)	11 094	11,094	\$ 10,750	11,241	\$ 10,750	5 11,241	\$ 10.897	\$ 11,045	\$ 12.468	,	#5 Less #4	# 5 Lass Baseline	\$ (4,271)	11,883	\$ 11,538	11,045	\$ 11,536	11,045	\$ 11,045	\$ 11,339	\$ 13,057		#5 Less #4	# 5 Less Baseline	\$ 11,977	\$ 11,045	\$ 11,045	11,636	\$ 11,045	\$ 11,683	\$ 11.977	5 12,076	\$ 140,439	#5 Loss #4	# 5 Loss Baseline	(33,389)
Scanario 4 Monthly and Annual	Totals	Cost	10,308	10,308	\$ 9,327	10,112	10,799	\$ 10.308	\$ 123,995	# 4 Less #3	# 4 Less Basoline	5	\$ 10,308	\$ 10,308	662'01	10 308	\$ 10,799	\$ 10,503	\$ 9,818	\$ 11.879	\$ (1,325)	#41,658#3	# 4 Less Basoline	\$ (1,325)	11,094	11,094	\$ 10,750	5 11,241	\$ 10 750	\$ 11.241	\$ 11,536	\$ 11,045	\$ 133.813	\$ (4,271)	# 4 Less # 3	# 4 Less Basoline	\$ (4,271)	10807	\$ 11,536	11 638	\$ 11,538	\$ 11,045	11,045	\$ 11,338	13,057	\$ (5,684)	\$ (5,684)	# 4 Loss Basoline	\$ 11,977	\$ 11,045	11,045	11 536	11,045	\$ 11,683	\$ 11,977	\$ 13,794	\$ 140,439	# 4 Loss # 3	# 4 Less Basaline	\$ (33,389)
Baseline Monthly and Annual	Totals Annicomments	Cost	10,308	10,308	S 8,327	10 112	10,789	\$ 11,879	\$ 123,995			Less Exec Risk	\$ 10,308	\$ 10,399	\$ 10,799	\$ 10,308	66,799	11.241	\$ 10,554	\$ 12,026	90,000			Lass Exec Risk	\$ 11,536	\$ 11 536	\$ 11,045	\$ 11,536	11,045	\$ 11.536	\$ 11,045	\$ 11339	\$ 13,205				Loss Exac Risk	12,125	\$ 11,683	5 11,045	\$ 11,683	\$ 11,045	11.634	\$ 12 223	\$ 14,913				\$ 14,550	13,254	\$ 13,430	14,019	\$ 13,254	\$ 13.980	\$ 15,080	\$ 19,026	\$ 173,829			Less Exec Risk
Scenario 6 Monthly and Dally	Avorages	# Assignments FTEs	שמוכ	9 9	4 4	9	29	G 90	80	# 6 1,086 # 5	# 6 Less Baseline	-	9	40 40	S	010	\$	D ME	5	5	, ,	#6 Loss # 5	# 6 Loss Baseling		Š	5	9	20	5	g	2 2	5	200	0	#61088#5	# 6 Loss Baseline			9	50,50	25	9	2	5	5	0	# 6 1 0 2 # 5	# 6 Loss Baseline	ş	9	2 42	io v	2 40	\$ 50	9	5	S	# 6 Loss # 5	# 6 Loss Baseline	ļ
Scenario 5 Monthly and Daily	Averages	# Assignments FTEs	20 40	ol ol	4 4	u, u	100	n us	\$	#51.058#4	# 5 Loss Baseline		Š	5	2	n us	¥0.0	0	Š	9	, 0	#51.055#4	# 5 Legs Baseline			2	9	2	5	6	50 100	2	9	0	# 5 Loss # 4	# 5 Loss Baselino		6	5	2	9	0 45	50	2	50	0	# 5 Loss # 4	# 5 Less Baselina	5	5	2 10	2	3	20	2	8	470	#5Loss#4	# 5 Loss Baseline	7
Sconario 4 Monthly and Dally	Averages	# Assignments FTEs	0 50 0	90	4 4	10 11	, 25	o o	5	# 4 Less # 3	# 4 Less Buseline		2	200	5	6 50	ŝ	2	5	9		#41.056#3	# 4 Less Baseline		ŝ	9	2	5	5	5	5	9	57 127	, 0	#4Less#3	# 4 Less Basoline		0	2	20 20	2	5	2	5	20 4	0	#41,058#3	# 4 Less Baseline		2	a) is	20	2	5 10	5	5	2	#4108#3	#4 Lass Basolino	7
Baseline Monthly and Dally	Averagos	# Assignments FTEs	000	6 0	4 9	on u	, 2	o un	'n				2	20	5	0 40	ç	5	5	2					ş	5	5	20.00	5	2	9	5	20 90					6	5	200	\$	040	ş	9	9				9	80 4	٩	9	8	9	9	7	8			7
	Monthly and Annual Totals	Total Business Volume	\$ 190,000,001	\$ 223 847 054	\$ 227,249,044 \$ 914,188,426	239,056,089	\$ 279,568,450	\$ 301,987,996	\$ 2,971,721,693			470 446 474	\$ 261,973,929	\$ 307,248,229	\$ 308,312,487	\$ 294,825,094	\$ 328,936,292	\$ 384,235,693	404,959,925	5 586,327,106	4,001,416,004				455,559,050	\$ 554,504,776	\$ 537,211,782	\$ 556,207,590	\$ 531,348,217	\$ 599,205,677	\$ 583,283,531	\$ 723,108,846	\$ 7,257,231,852				100 000	\$ 783 945 308	\$ 888,218,880	\$ 858 304 414	\$ 893,873,567	\$ 931,213,298	\$ 913,387,435	\$ 1,086 628,398	\$ 1,473,214,229				1,182,790 591	1,256,218,507	1,344,895,162	1,402,850,594	1,335,985,590	\$ 1,414,821,883	1 567,225,544	\$ 2,152,396,081	\$ 17,558,711,002			J.
Monthly and Annual	Totals	Volume Volume												\$ 2,487 924 \$														1			\$ 63 608,745 \$								П	1				$\ \ $	\$ 316,674,544 \$	11			П		$\ $				П	\$ 735,634,966 \$				A
(MODEL OUTPUT SUMMARY DATA - SNAPSHOTS Monthly and Annual	Totals	Volumo	\$ 190,300,000 \$	\$ 223 947 053	\$ 227,249,043	239,056,068	\$ 279 568,449	\$ 301,987,895	\$ 2,971,721,681			127 127 124 a	\$ 259,486,005	\$ 304 823,469 \$	305,687,728	\$ 292 337,170	326,311,532	\$ 364,790,004	\$ 402,526,980	\$ 583,403,786	2001/2001/2001				413,039,682	\$ 487,397,551	\$ 473,603,038	\$ 469 100,364	\$ 467,739,472	\$ 522.098,452	\$ 519,574,867 \$	\$ 659,498 101	\$ 6.487,664,634				Onto Produce	\$ 514 405.057	\$ 603,885,566	\$ 605,995,351	\$ 614,930,458	\$ 646,879,982	\$ 643,877,185	\$ 617,118,148	\$ 1,156,539,685 \$						11		П	1	\$ 826,719,256	1,416 761 114 5	\$ 9,915,599,062			T
MARY DATA - SWAPS		- [FEB	11	П	П	11						1 1	MAR	1	1 1		1	1 1	1	1.			Н			1	1		١	Too	П		11			П	-	П	1	11		1	11	SUMMARY	П			JAN	FEB	APR	MAY	300	SEP	oct	DEC C				
MODEL OUTPUT SUA		Year	1999	1999	1998	1989	1999	1998	1999			Succ	2000	2000	2000	2000	2000	2000	2000	2000	000				2001	2003	2001	2001	2001	2001	2001	2001	2001				6096	2002	2002	2002	2002	2002	2002	2002	2002				2003	2003	2003	2003	2003	2003	2003	2003	2003			

Sconario 1	Daily Invoice	Processing Capacity	(# Man Invs)	14175	14175	14173	12242	11340	14175	14175	14175	14668	0	#1 Less Baseline			14690	14175	14175	3476	14175	14175	14175	14469	14884	14791	14383	-34	# 1 Less Basolina			14819	14850	14819	14850	14819	14819	14850	14819	14850	14948	15120	15777	14945	0 000	# 1 055 52591100			15335	14850	14948	14948	14948	14850	15390	15593	15930	15379	0	# 1 Loss Basolino		18402	17820	13097	17038	17938	17820	18247	18468	16868	19116	18606	0	# 1 Less Baseline		
Baseline Monthly and Dall	Dally involce	Processing Capacity F	(# M&II INVS)	14175	14175	14175	12242	11340	14175	14175	14175	14668	22,721				14690	14175	14175	14175	14175	14175	14175	14050	14884	14791	14417					14819	14850	14819	14850	14819	14819	14850	14819	14850	14948	15120	15777	14945					15335	14850	14948	14948	14948	14850	15390	15593	15930	15379				18402	17820	18092	17038	1793B	17620	18247	18468	18866	22684	18606				
Mon		# Backlogged	•	0	0	0	0	٥	0	0	0	281		#31.085#2	0	# 3 Lass Haseline	136	٥	0			٥	0	2 5	678	1770	\$26	0	# 3 048 #2	# 3 or a Banelino	DUINSR DRING #	637	688	1451	1282	1287	1263	1233	1521	1724	2494	3459	8433	2097	42 624 63	# 3 L055 #4	# 3 Less Baseline		3116	1659	2421	2572	2376	2335	3108	5336	7574	4391	0	#3 Loss #2	#3 Loss Basoline	4296	2116	7505	3308	3027	2945	4070	4081	6950	18275	5499		#31.055#2	# 3 954 820 80	
S P	Averages	# Backlogged	MAGICOR	0	0		o			0	0	281	0	#2 Less #1		# 2 1.088 t330lino	136	P	٥		0	a	0	100	869	1770	226	0	#2 L038 G1	d of loss Bosolina	# 2 Lass Dasquing	837	688	1151	1282	1287	1253	1233	1521	1724	2494	3459	8433	2097	77	0 0	# 2 Less Baseline		3116	1669	2421	2572	2376	2335	3108	5336	7574	4391	0	#2 Loss #1	# 2 Less Baseline	4296	2116	3037	3308	3027	2945	4070	4081	6950	19235	5499	0	#2 Loss #1	# 2 loss Baselno	
Scenario 1 Monthly and Dally	Averages	# Backlogged	invoices	0	0		0		0	0	0	281	30	#1 Lass Baseline			136	0	0		0	0	c ;	200	678	1770	226	0	# 1 Less Basoline			637	683	1153	1282	1287	1253	1233	1521	1724	2484	3459	8433	2097	With Case Deposition	# 1 Casa Descrino			3116	1659	2421	2572	2376	2335	3108	5338	1574	4391	0	# 1 Loss Baselino		4298	2116	3037	3308	3027	2945	4070	4081	6950	19235	5499	0	#1 Less Basolina		
Baseline Monthly and Dally	Averages	# Backlogged	invoices	0	0		o	0	0	0	G	281	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				136	٥	0		0	٥	6		878	1770	226				The state of the s	637	688	115	1282	1287	1253	1233	1521	1724	2494	3459	8433	2097					3116	1659	2421	2572	2376	2336	3108	5336	16840	4391				4296	2118	3037	3308	3027	2945	4070	4081	8950	19235	5499				
Scenario 3 Monthly and Dally	Avorages	# New Menual	3183	3331	3733	3746	3801	3753	4170	4678	5292	6838	0	# 3 Loss #2	0	# 3 Loss Haseline	4591	4547	5098	210/	5189	5123	5458	5383	7406	9334	5760	0	23 1 088 127	# 21 Age Dangling	* o Feet Disquille	6009	7075	8153	8288	8181	8302	8197	8733	9107	10213	11557	14935	9155	# 2 (000 #2	0	#31.oss Baseline		9455	9014	10101	10137	10288	10156	11283	12654	14319	11418	0	# 3 Loss #2	#3 Loss Baseling	11637	11043	12507	12417	12600	12441	13255	13822	15507	22668	13991	0	#3Loss#2	#3 Less Basoline	
Sconario 2 Monthly and Dally	Avarages	# New Manual	3483	3331	3733	3746	3801	3753	4170	4678	5292	6838	0	#2 Loss #1	0	# 7 Loss Baseline	4591	4547	5096	5443	5189	5123	5458	3092	7406	9334	5760	0	#2 L968 #7	#21 Ace Decollar	District Case District	8909	7275	8153	8299	8181	8302	8197	8733	9107	10213	11557	14935	9155	W2 non #4	0	#2 Less Basoline		9455	9014	10001	10137	10288	10158	11283	12654	18319	11418	0	82 Less #1	# 2 Loss Baselino	11637	11043	12507	12417	12600	12441	13255	13822	12501	22668	13991	0	#2 Loss #1	# 2 Loss Baseline	
19€	Ĺ	# Now Manual	3183	3331	3733	3746	3801	3753	4170	4676	\$292	6838	0	#1 Less Basoline			4591	4547	5096	4113	5189	5123	5458	2000	7408	9334	9760	0	# 1 LOSS NASBITIO			6069	7275	8153	8299	8181	8302	8187	8733	9107	10213	11557	14935	8155	# 4 Lose Bacallas	Bulling Dog 1 #			9455	8014	10701	10137	10286	10156	11283	12654	14319	11418	0	FT LOSS BESOUND		11637	17043	12597	12417	12600	12441	13255	13822	12501	22668	13991	0	# 1 Loss Basoline		
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Execution Risk MODEL OUTPUT SUM			1999	\$ 6661	1995	1909	1998	986	1999	8883	1999	1989					2000	2000	2000	2000	2000	2000 \$	2000	2000	2000	2000	2000					2001	2001	2001	2001	2003	2001	2001	2001	2001	2001	2007	1002	\$ 1007					2002	2002	2002	2002	2002	2002	2002	2002	2002	2002				2003	2002	2003	2003	2003	2003	2003	5002	2003	2003	2003 \$				

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Scenario 4 Monthly and Dally	Daily invoice	(# Man Invs) 14175	14175	14175	12242	13273	14175	14175	13744	#4 Less#3	O O		14175	14175	14175	14175	14175	14175	14175	14282	# 4 1 nec # 3	-135	# 4 Less Baseline	14433	14175	14580	14562	14580	14582	14019	14850	14630	-315	315	# 4 Loss Baseling	14948	14819	14850	14819	14850	14850	15120	15654	455	# 4 Lose # 3	# 4 Loss Baselino	15206	14850	14819	14819	14819	14948	15206	15795	15118	44 Lass #3	# 4 Loss Baseline
Baseline Monthly and Dally	Daily invoice	(# Man Invs) 14175	14175	14175	12242	13273	14175	14175	13744			1000	14175	14175	14175	14175	14175	14562	14784	14417				14819	14850	14850	14819	14850	14819	14948	15120	14945				15335	14948	14850	14948	14850	15390	15593	17700	1001			18402	17820	17982	17938	17820	18247	18866	19116	18606		
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Scenario 5 Monthly and Daily	# Backloggad	Involces	٥٥	o	0	0	00	0	23	#5 Less #4	O Section		0	0	0	00	0	0	272	38	#51 occ #4	-191	# 5 Less Baseline	184	0 8	211	138	207	185	818	1450	586		454		77.4	787	953	936	907	1363	1989	6445	0	#5 Less #4	# 5 Loss Baseline	2298	1250	1927	2018	1874	2299	4032	15854	П	#51.05##4	# 5 Less Basoline
Sconarlo 4 Monthly and Daily		Involces	0	0	0	0	00	0	23	#41088#3	O O		0	0	0	0	0	0	272	35	191	11	#4 ess Baseline	25	0 8	211	138	207	185	918	1450	588		-1511		774	787	953	936	907	1363	1969	6445	2778	# 4 .695 # 3	# 4 Less Basoline	2299	1250	1927	2018	1871	2299	4032	15654	3579	# 41.058 # 3	# 4 Loss Baselino
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ìè	# Now Manual	3183	3231	3800	3801	3753	4876	5292	4194	#6 Less #5	a Sample		4547	5096	5113	5123	5458	4787	5555	5204	16 098 85	-358	# 6 Less Basoline	5182	5457	6224	6136	6147	9550	7860	8868	6866	de loca de	-2289	# 0 Luss Dasgillio	7092	7576	7712	7715	7617	6462	10739	13878	0	2854	# 6 Less Basoline	8728	8282	9447	9313	9330	9941	11626	17001	10494	#6 Less #5	# 6 Less Baseline
Scanario 5 Monthly and Dally	# Now Manual	3183	3733	3800	3801	3998	4170	5292	4194	#5 Lass #4	# A Loce Baseline	7237	4547	5096	5413	5123	5458	4787	2001	5204	#51.ens #4	-558	# 3 Loss Baselino	5182	5457	6224	6136	6147	6550	7660	8888	6866	45 Des #4	-2289	# 3 Cuba dasenno	7092	7576	7712	7715	7617	8462	10739	13878	0	-2854	#5Less Baseline	8728	8282	9447	9313	9330	9941	11626	13156	10494	#5 Less #4	# 51.05s Basoline
Scanario 4 Monthly and Daily	# Now Manual	3183	3733	3800	3801	3999	4170	5292	4194	#4Lase#3	# 4) oce Becoling		4547	5096	5113	5123	5458	4787	7001	5204	# 4 Loss # 3	556	# 4 Loss Baseline	5182	5457	6224	6136 8236	6147	6550	7660	3668	9989	2289 # 4 bes # 3	-2289	# 4 LOSE DESCRIED	7092	7576	7712	7715	7617	8462	10739	13878	-2854	2854	# 4 Less Basoline	8728	8282	9447	9313	8330	9941	11626	17001	10494	#41,055#3	# 4 Loss Baselino
Baseline Monthly and Dally	# Now Manual	3183	3733	3800	3801	3989	4678	5292	4194			1007	4547	5096	5113	5123	5468	6383	9334	5760				6969	81575	8289	8181	8197	8733	10213	11557	9165				9455	10101	10137	10295	10156	11283	14319	14418				11837	11043	12597	12417	12441	13255	16501	17541	13991		
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Sconario 6	rage FTE Cost	Assigned 0 16	\$ 0.14	5 0 13	1100	\$ 0.12	0 011	1	11	#6 Loss #5	#6 Loss Basoline	30	0.10	600	010	800	\$ 0.00	010	\$ 007	8000	#6 Less #5	# 6 less Dacolles	A C CASO COSCILIA				8000		2000	\$ 0.06	002	200 \$	#6 Loss #5	# 6 Loss Baseline		\$ 007	200	200	900	\$ 000	900	\$ 005	000	(000) (98	\$ 001	# 6 Leys Basolina	\$ 0.06	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 0.05	900	\$ 0.05	000	\$ 0.00	003	(000)	#8 Loss #5	# & Loss Basaline
MODEL OUTPUT SUM		1999 \$	1999	1999	1999	1999	1999	1999	1999			0000	2000	2000	2000	2000	2000	2000	2000	2000				2001	2001	2001	2001 \$	2001	2001	2001	2001	2001				2002	2002	2002	2002	2002	2002	2002	2002 \$				2003	2003	2003	2003	2002	2003	2003 \$	2003	2003		

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Baseline Monthly and Daily Averages		Cash App. FTE	4	Ц	3	3	2	3	2		,		6	-	2						2	3	2	3	-		-		3	2	3					3	3	2	3	2	3	3	2		-	3	6					2		2	6	7	, ,	2		3	3					3	2	3	2	3	200	-	1		9	2	2			I	
Scanarlo 3		Average FTE Cost	per Manual Paymont	\$ 0.66	\$ 0.80	\$ 0.73	\$ 0.69	\$ 0.74	200	400	990	SAG	900	250	\$ 0.69		#3 Less #2	8	# 2 Less dasolino											\$ 041			2 4 3 LUBB #2	# 3 Loss Baseline		5	\$ 0.48	S	\$	\$	\$		5 047	-	\$ 040	\$	\$ 0.45		0 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	#3 Less Baseline		0 55		\$ 0.49	5 0 54	0 22	\$ 0.51	090	0.00	\$ 040	050	\$	# 3 Less #2	#3 Loss Baseline		\$ 0.51									\$ 0.48			# 3 acc #2	3 can c . S	# 3 Less Basolina	
Scanario 2	i	Average FTE Cost	per Manual Payment	980	090	\$ 0.73	890	\$ 074	2/0	200					\$ 690	1	#2 Less #1	\$	# 7 L988 ISBSUILIO	6 V V V	5 0 73	0.00	\$ 0.64	690	500	200	50 0 49	\$ 0.49	\$ 0.40	\$ 041 \$	250		4 4 1 4 4 4 4	# 2 Loss Buseline		\$ 0.54								040					#4 LUSS #1	# 2 Less Baselfro		0 22	600	\$ 0.49 \$	20 S	0 25	\$ 051	\$ 0.50	0 20	040	\$ 0.50	2	#2 Less #1	# 2 Lass Basolina		\$ 0.51	\$ 0.48	5 048	040	200	000	250	\$ 0.48	250	\$ 0.48	\$ 0.46	000	#21 oce #1		# 2 Loss Baseline	
Scenario 1		Avarage FTE Cost	mont	980	090	0 73	690	5 0 74	22.0	100	000	9890	100	77.0	690		# 1 Less Basoline	1		0.78	220	0.0	0.64	890	5000	200	690	0.49	0 0 0	\$ 041	0.57	100	# 1 Cass Dasolline			0.54	\$ 0.48	\$ 0.46	\$ 0.49	\$ 0.48	0.48	0.46	0 47	040	0 0 0	\$ 0.35	\$ 0.45	000	W I FASS DESCRIPTION			0 20	670	\$ 0.49	30	0 55	051	0 20	020	040	090		-			\$ 051	0.46	0 48	040	7 .	000	200	3 0 0 0	250	0.48	0.48	0 011	# 1 Cose Baseline	* 1 Com Desemble		
Baseline	_	Avarage FTE Cost	Jour	980	080	5 0 73	\$ 0.69	5 0 74	27.0	000	000	2 0 68	190	0 54	69.0															\$ 041						200	8 0 48	\$ 0.48	940	5 0.48	048	0 46	047	040	070	5 035	\$ 0.45					0.55	670	S 0.49	950	0 23	\$ 051	0.50	0.20	040	090					0.51	0.48	048							0 48						-
Scenario 3 Monthly and Annual Yotals		_	Cash App FTE Cost r	14	21,854	\$ 22,541	21,441	22,953	22,541	PG9 1.2	22,541	28 232	20 807	30.705	284,884		# 3 Less #2		4 3 Less Baselino	20 511	27 568									31,347		2 40 10 40	# 2 raps #4	# 3 Loss Basoline		32.280	31,102	33,370	33,694	34,970	34,970	33,694	36,060	30,285	40 478	45,082	\$ 430,124		A CADS WA	# 3 Loss Basaline		51,110	51.110	52 082	57,108	58 444	58 490	57,207	62 547	70 441	685,262		# 3 F028 #Z	# 3 Loss Baseline		\$ 67,986	5 67.711	73,425	20,184	20° 70°	90 000	84 203	79.433	93.355	\$ 93,306	110,948	307.700	#3 Lass #2		#3 Less Bacoline	
Scenario 2 Monthly and Annual Totals			Cash App FTE Cost	22,541	21,854	\$ 22,541	\$ 21,441	\$ 22,953	22,541	27,000	22,347	28 232	204 607	30.305	\$ 284,884		#2 Less #1		# 2 L.09\$ 63501100	10 544										31,347		100 000	***************************************	# 2 Loss Basolina		32.280	31,102	\$ 33,370	33,694	34,970	34,970	33,694	36,060	38 141	\$ 40.478	\$ 45,082	430,124		S	# 21.05s Baseline	Н	51 110	51 110	\$ 52,082	57,108	58,444	\$ 56,490	\$ 67,207	62,547	5 70,441	\$ 685,262		# 5 Less #1	# 2 Less Baseline	5	86 29	\$ 67,711	/3 425	100 000	605.308	80 008	84 303	79.433	93.355	\$ 93,306	110,948	381,240	#2 Loss #1		#2 Less Baseline	
Sconario 1 Monthly and Annual	_			22,541	21,854	\$ 22,541	21 441	\$ 22,953	22.341	4000	27,241	28,232	26 607	30.308	284.884		#1Less Baseline			1										31 347		and Daniellon	W LUCA DOSUM			32 280	S	\$	s					571 BE	_	2	430,124	2	a l Loss Creating		\$	53 110	51,110	\$ 52,082	57,108	59 444	\$ 56 480	\$ 57 207	62 547	70,441	\$ 685,262		e 1 Loss Basaline			986 29	87,711	(3,423	900,104	607.70	80.00	500 SOU	79 433	93.355	93 306	110 948	307,240	#1 Less Basoline			
Baseline Scenario Scenario Scenario 2 Scenario 3 Monthly and Annual Monthly and Annual Monthly and Annual Totals Totals Totals		_	Cash App FTE Cost	541	21,854	\$ 22.541	\$ 21,441	\$ 22,953	22,541	100 C	2 22 D41	CEC 20	20 507	30.365	\$ 284,684				Lane Cone Blak	C 20 544	27 56K	\$ 29,511	\$ 27,568	\$ 28,881	03976	24 475	23.061	\$ 25,908	\$ 24,642	\$ 31,347	\$ 326,736				Lose Exac Risk	\$ 32.280	\$ 31,102	\$ 33,370	33,694	34,970	34,970	33 694	36,060	38 141	\$ 40.478	\$ 45,062	\$ 430,124				Loss Exec Risk	50 244	51,110	\$ 52,082	57,108	5 58 444	\$ 56,490	\$ 57,207	62.547	\$ 70,441	\$ 685,262				Less Exoc Risk	Ψ,	87711	0760	00000	800'70	80 909	\$ 64 303	\$ 79 433	\$ 93,355	93 308	110,948	877				Lose Exac Risk 1
Scenario 3 Monthly and Dally Averages		# Cash Application	FTEs	7	,	,	,	-		1						٥	# 3 Loss #2	0	# 2 LOSS BASGIANG	0	, .	6	6	6	,,,		6	10	-10	=	8	0 6 7	0	#3 Loss Basoline		12	12	12	13	13	2	2	2 7	2	18	16	13	0	0	#3 Less Basoline	,	5	92	20	21	22	21	22	36	25	57	0	# 3 F 0 R 2 # Z	# 3 Less Baseline		25	200	1,5	3		200	i i	31	35	36	20 20	-	# 3 Loss #2	0	#3 Less Basoline	
Scenario 2 Monthly and Dally Averages	_	# Cash Application	-	7	,	,	,	,		1			-		-	0	#2 Loss #1	0	# 2 1.088 DaSOHITO		0	6	ø	6			6	10	10	7	6	W2 Care #4	0	# 2 Loss Basoline		12	12	12	2	13		2 5	2 7	7	16	91	-23	0 0	0	#2 Lass Baseling		9	18	83	77	22	21	22	77	25	27	0	47 1639 #	# 2 Less Basolina	-	52	8	,	1,5	,	1	1	31	38	98 8	20 22	0	#2 Loss #1	6	# 2 Less Basoline	
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Scenario 6 Monthly and Annual Totals	Cach ban ETE Cach	\$ 22,541	22,541	22 541	\$ 22,641	\$ 26,232	\$ 30,395	\$ #6 Less #5	# 6 Less Basoline	\$ 29.511	\$ 29.511	\$ 29,511	\$ 24,652	\$ 16,169	\$ 14,088		# 6 Less Basoline	13 450	13,450	\$ 13,450	\$ 12,969 \$ 13,450	\$ 12,959 \$ 13,450	18,378	\$ (137,975)	#6 Less #5 \$ (264,650)	# 6 Loss Baselino \$ (264,650)	\$ 20,735	\$ 22,834	\$ 24,210	25,496	\$ 27,450	\$ 294,064	#6 Less #5 (391 198)	\$ (391,198)	\$ 30,012	\$ 36,748	\$ 36,072	38,436	\$ 44,061 \$ 52,288	\$ 455,552	# 6 Less Baseline \$ (531,677) # 6 Less Baseline \$ (531,677)
Sconario 5 Monifily and Annual Totals		2 2	22 541	22 541	\$ 22,541	\$ 26,232	\$ 30,395	#5 Loss #4	# 5 Loss Baseline	\$ 29,511	\$ 29,511	\$ 29,511	\$ 24,652	\$ 21,520	\$ 23,758	#51.08# #4	# 5 Lose Baseline	\$ 24.210	\$ 24,210	\$ 24,210	\$ 23,326	\$ 25,918	30 394	203,449	\$ (126,675)	# 5 Less Baseline \$ (126,873)	33,694	36,708	\$ 40,350	40,350	\$ 43,177	478,986	#5 Loss #4	\$ (206,275)	\$ 47,949 \$ 51,670	\$ 48,685	5 62 547	5 58,934	\$ 67,387 \$ 80,818	5 716,972	\$ (270,256) #5 (.05s Baseline \$ (270,256)
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Monthly and Annual Totals	Adjustments FTE	Cost	5.674		\$ 6935						5 68,749 5		#3 Lass #2	# 3 Loss Baseline		5,674				\$ 7,266				٠		١.	. =	اما	14.367	\$ 11,089	\$ 21,650	\$ 15,938	\$ 9,581	22 214	\$ 16,109	30 850	\$ 212,808	\$ (13,206)	(36,589)	# 3 Loss Baseline	\$ 34.590 \$	\$ 26,179	\$ 20,787	5 9,498	\$ 33,263	\$ 27,506	\$ 20,041	39 053	\$ 46 427	\$ 2,912	# 3 Less #2	# 3 Less Basoline	\$ (103,397)	\$ 37,775	\$ 23,707	\$ 45 598	\$ 52 200	\$ 38,655	\$ 30.758	\$ 25,300	33,346	\$ (62,893)	# 3 Loss #2	\$ (79,740)
Monthly and Annual Monthly and Annual Monthly and Annual Monthly and Annual Totals Totals Totals	Adjustments FTE	Cost	5 5674	\$ 6,072	\$ 8935 \$								#2 Less #1	# 2 Less Baseline		5 874	\$ 6,072	\$ 599	7,698	\$ 7,266	8 8 8 8 8	\$ 6,744	\$ 15,006	\$ 92.970	\$ (3,045) \$	#21.056 #1	#2 Less Basoline	1 1	5 15,329	\$ 10,369	\$	\$ 15,860	8,834	24 902	13,090	12,053	226,014	11,961	(23,384)	Less Baseline	\$ 34,822 \$	\$ 26,428	\$ 21,119	5 9,581	\$ 33,678	\$ 30.078	\$ 22,214	\$ 16.374	\$ 56,240	\$ (48,181)	#2 Loss #1	# 2 Less Baseline	\$ (106,309)	\$ 51,910	38,107	24,304	17,262	\$ 53,851	45,490	31,678	27,838	3,733	#2 Loss #1	# 7 1 ass Breeding
Monthly and Annual Totals	Adjustments FTE	Cost	5 674	\$ 6,072	6,935	\$ 6,072	5,674	3,683	\$ 5,442	\$ 5.674	5 68.749 5		#1 Loss Baseline			\$ 5674	\$ 6,072	5,589	\$ 7,698	\$ 7.266	\$ 7,698	\$ 6.744	\$ 15,528	\$ 94.016	\$ (3,766)	# 1 Less Baseline		(3,766)	15 329			800,81			\$ 25,358	\$ 13.952	\$ 214,052 \$	\$ (35,345)	a i rices presenting		\$ 51,620	\$ 43,648	38,777	\$ 24,968	17,760	37 900	\$ 33,197	\$ 28,153	\$ 25,864	\$ (58.148)	#1 Loss Baseline		\$ (58,148)	\$ 47,995	\$ 42,703	\$ 29,157	\$ 22,380	\$ 22,529	\$ 42,039	\$ 45,480	\$ 42,274	\$ (20,580)	#1 Loss Baseline	
Monthly and Annual Totals	Adjustments FTE	Cost	5.674	\$ 6.072	5 5935	\$ 6072	5,674	3,683	\$ 5,442	5,674	\$ 88,749				Less Exec Risk	5.874	\$ 6,072	5,589	2,898	\$ 7,266	0 0 0 0	\$ 7.598	17.178	5 87.781				Loss Exec Risk	17,312	\$ 11,812	30,385	26,092	12,343	33.445	\$ 29,157	88991	\$ 249,397 \$	-			\$ 48.360	\$ 49,505	44353	\$ 31,073	\$ 23,707	14,690	\$ 46,153	\$ 35.262	31,571	170.120			Loss Exec Risk	17,959	5 48,152	50,052	43,549	29,408	21,789	\$ 61,441	5 60,670	4/0,030		
Monthly and Daily Averages		# Adjustments FTEs		.,	4	3	6		6	0	16	0	#31.055 #2	#3 Loss Basoline	1		3		4	4	4 60	4	6		0	#3 Loss #2	# 3 Loss Baselino		20 0	9	12	6	9	120	6	20	6	1. 1. may 1. 1. m	-2	#3 Less Baseline	18	¥	=	5	1,	25	= 1	200	53	, ,	#3 Loss #2	#3 Less Basolina		92	13	25	28	50.	17	1,5	17		# 3 Loss #2	#3 oce Bacoline
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Monthly and Daily Averages		# Adjustments FTEs	-	F	-7	3	6	2	9		, 6				-	3	8	2	4	4	2		2						ł	П	1	10		18		6	F			1		П	2 2	16	5	9	32	3 2	9 9	,							23	16	12	2	30			
		Yoar	1888)	1999	1999	1999	1999	1999	1999	1999	1999				0000	2000	2000	2000	2000	2000	2000	2000	2000	2000				1000	2001	2001	2001	2001	2001	2001	2001	2001	2001				2002	2002	2002	2002	2002	2002	2002	2002	2002				2002	2003	2003	2003	2003	2003	2003	2003	2003			

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Scenario 1 Monthly and Daily Averages	\$ CMs Bechon 756,964 \$ 273,072 \$ 279,173 \$ 30,1473 \$ 30,1473 \$ 320,164 \$ 320,164 \$ 34,005 \$ 3,005 \$ 3,	\$ 7,139,475 \$ 11,06,475 11,06,725 11,06,725 11,06,1111 11,06,1111 11,06,1111 11,06,1111 11,06,1111 11,06,1111 11,06,1111 11,06,1111 11,06,1111 11,06,1111 11,06,1111	\$ 13.00 64	2.257.043 1.108.043 1.108.043 1.208.043 1.208.043 1.108.	\$ 2.555,755 \$ 2.18,570 \$ 2.18,570 \$ 1.28,395 \$ 4.20,405 \$ 1.71,525 \$ 1.71,570 \$ 3,44,280 \$ 1.71,710 \$ 1.71,710
Baseline Monthly and Daily Averages		7.139,475 6.17,136,775 7.17,136,775 7.17,131,111 7.17,131,111 7.17,131,111 7.17,131,111 7.17,131,111 7.17,131,111 7.17,131,111 7.17,131,111 7.17,131,111 7.17,131,111 7.17,131,131,131 7.17,131 7.17,131 7	14 155 929 1 1024 657 1 1024 657 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159 1 1024 159	\$ 5200.999 \$ 1139.490 \$ 1300.830 \$ 1752.027 \$ 1752.025 \$ 1,1799.157 \$ 1,1799.157 \$ 1,1799.157 \$ 1,1799.157 \$ 1,1799.157 \$ 1,1799.157 \$ 1,1799.157 \$ 1,1799.157	13.307 (CF) 13.307 (CF) 14.307 (CF) 15.307
Sconario 3 Monthly and Daily Avorages	\$ Adjustments tenns Created \$ 1,000 902 \$ 107,000 \$ 107,000 \$ 2,000 900 \$ 2,000 900 \$ 2,000 900 \$ 3,00	2.77.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	# # 31 # 310s	# 1970 FEB	5 9 0 6 6 70 5 9 0 6 70 5 9 0 6 70 6 10 20 70 7 10 20 70 8 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 9 10 20 70 10 20 20 10 20 20 20 10 20 20 10 20 20 10 20 20 20 20 20 20 20
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Scenario 1 Monthly and Daily Avorages	Adjustments forms Created 1,156-95-7 1,156-95-7 2,216-95-7 2,165-97-7 2,165-97-7 2,165-97-7 2,165-97-7 2,165-97-7 2,165-97-7 2,165-97-7 2,165-97-7 2,165-97-7 2,165-97-7 2,165-97-7 2,165-97-7 2,165-97-7 3,006-96-7 3,006-9	2 777 857 857 857 857 857 857 857 857 857	4 054,200 5 4 151,621 5 5 151,621 5 151,621 5 151,621 5 151,622 5 151,622 5 171,660 5 171,6	\$ 6.557.811 \$ 6.72.077 \$ 7.44.281 \$ 7.44.281 \$ 7.46.281 \$ 7.46.281 \$ 7.46.282 \$ 7.46.282 \$ 8.890.167 \$ 8.867.508 \$ 8.867.508 \$ 8.867.508 \$ 8.867.508 \$ 8.867.508 \$ 8.867.508 \$ 8.867.508 \$ 8.867.508 \$ 8.867.508 \$ 8.867.508	9 275.697 5 19.46.305 10.684.477 10.684.077 10.684.077 10.684.077 11.698.84 11.134.72 11.134.72 11.134.72 11.134.72 11.134.72 11.134.72 11.134.72 11.134.72 11.134.72 11.134.72 11.134.72 11.134.72 11.134.72 11.146.72 11.146.72 11.146.72 11.146.72 11.146.72
Basetine Monthly and Dally Averages	A Adjustmenta lams Creates Creates 1 180-927 5 177.48 5 2.175.48 5 2.175.48 5 2.175.48 5 2.175.44 5 2.175.44 5 2.177.74 5 2.277.74 5 2.277.74	10 10 10 10 10 10 10 10 10 10 10 10 10 1	4.304.130 4.304.130 4.304.130 4.304.130 5.304.130 6.304.130	\$ 6.557.811 \$ 6.772.077 \$ 7.478.281 \$ 7.447.281 \$ 7.442.891 \$ 7.488.991 \$ 8.807.428 \$ 8.807.428 \$ 8.807.458 \$ 8.80	\$ 9.275.997 \$ 10.584.305 \$ 10.584.305 \$ 10.584.305 \$ 10.584.305 \$ 11.880.266 \$ 11.880.266 \$ 11.880.266 \$ 12.880.266 \$ 12.880.266 \$ 12.880.266 \$ 13.880.266 \$ 14.880.266 \$ 1
Sconario 3 Monthly and Daily Avorages	F Other Adjustment lorner Couloed lorner Couloed 1375 1375 1375 1375 1375 1375 1375 1375	15.0 15.0	172 5.15 5.15 5.15 5.15 5.15 5.15 6.15 6.15	1145 1145 1145 1145 1145 1145 1145 1145	(\$.66 (\$.75
Scenario 2 Monthly and Dally Averages	100m Coated 100m C	519 519 519 519 519 519 519 519 519 519	810 865 865 801 801 801 801 801 802 803 803 803 803 803 803 803 803 803 803	1186 1185 1185 1185 1185 1182 1182 1182 1183 1183 1183 1183 1183	1599 1727 1727 1727 1729 1729 1729 1729 17
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Baselino Scenario 1 Monthiy and Dally Monthiy and Dally Averages Averages	# CMs Conind 2003 2003 2005 2005 2007 200 200 200 200 200 200 200 200 20	4648484848EE88	2727 860 885 887 887 887 940 970 1230 1530	100 pp. 100 pp	1987 2734 2734 2734 2735 2735 2735 2735 2735 2735 2735 2735
Scenario 3 Monthly and Dally Avorages	Adjustments FTE Hilling Trigger 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	22 23 23 34 55 Lose #2 63 Lose #2 7 Lose #2 83 Lose #2	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 3 3 5 5 6 1 8 1 8 1 8 1 8 1 8 8 1 8 8 1 8 8 1 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	# 1
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Scenario 4 Monthly and Dally Averages	1 CASE BOARDO	1 109 475 1 109 475	(3,016,932 (9,017) (1,018) (1,	3,092,022 1,105,094 1,120,150 1,120,150 1,150,150 1,150,014 1,150,	1 950,092 1 150,092 1 150,002 1 150,
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Scenario 5 Monthly and Dally Averages	S Adjustments hams Crassing S (1989)	2,179,823 2,010,000	3.467,140 3.467,140 3.467,140 3.468,041 3.468,	5.22.5 61. 6.014.07. 6.014.07. 6.019.04. 6.019.07.	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
Scenario 4 Monthly and Dally Averages	\$ Adjustments terms Contained Contai	2.712.823 0.004.829 0.004.829 0.004.829 0.009.931	2.443.746 5. 0. 0.141.01 1.0. 0.101.01 1.0. 0.001.01 1.0. 0.001.01 1.0. 0.001.01 1.0. 0.001.01 1.0. 0.00	\$ 5325 913 \$ 6400 002 \$ 6011,700 \$ 6021,700 \$ 6021,700 \$ 6021,700 \$ 6021,700 \$ 6021,700 \$ 6021,700 \$ 6000,800 \$ 1,000,810 \$ 1,	\$ 7.67,089 \$ 0.005,080 \$ 0.005
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Scenario 6 Monthly and Dally Averages	FORM Adjustment	550 581 581 582 582 583 584 584 584 584 584 584 584 584 584 584	550 0 119 0 119 0 120 1	840 847 847 951 951 960 960 1465 1145 1145 1145 1145 1145 1145 1145	1144 1164 1166 1277 1277 1277 1277 1277 1277 1277
Scenario 5 Monthly and Daily Avarages	Inna Consuled	519 5110 5	557 622 702 686 702 703 703 704 670 670 670 670 670 670 670 670	860 859 863 863 862 862 862 1006 1166 1166 1166 1166 1166 1166 11	╺┝╏╛┢╄╏╇╇╏┠╃╂╇╏╏╬ ╅┼ ╬ ┼┼
Scenario 4 Monthly and Dally Averages	Contror Adjustment Ions Consider 100 Consider 255	510 510 510 510 510 510 510 510 510 510	257 627 702 703 703 704 705 705 705 705 705 705 705 705	860 859 862 862 862 862 862 1009 1166 1166 1166 1166 1168 \$1 1168 1168 \$1 1168 1168 \$1 1168 \$1	1119 1201 1201 1201 1201 1201 1201 1201
Baseline Monthly and Daily Averages	FOther Adjustment Inna Constitution 200	9 15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	010 1865 1867 1003 1003 1003 1003 1003 1003 1003 100	1186 1310 1310 1314 1314 1315 1315 1413 1780 1780 1780 1780	1999 1782 1786 1786 1786 1786 1984 2205 2205 2205 2205 2205 2205 2205 220
Scenario 6 Monthly and Daily Averages	# CAM. Cratical 2017 20	## 0 Feet Glimmillo ## 0 Feet Glimmillo ## 0 Feet Glimmillo ## 0 Feet F	727 1000 1	(213 1310 1471 1471 1475 1476 1476 1671 1572 1572 1573 1574 1574 1574 1574 1574 1574 1574 1574	1897 2006
Scenario 5 Monthly and Dully Averages	6 CMs Cranted 303 303 304 355 356 356 356 357 357 357 357 357 357 357 357 357 357	440 0 192 193 194 195 195 195 195 195 195 195 195 195 195	17.7 1.00 1.	12/13 13/10 13/10 14/20 14/20 14/20 13/20 15/20 15/20 15/31 15/31 15/31 15/31 15/31 15/31 15/31 15/31 16/41	1897 2204 2204 2204 2208 2208 2208 2208 2208 2208 2008
Sconario 4 Monthly and Daily Averages	# CAM Control 500 500 500 500 500 500 500 5	440 453 453 453 453 453 453 453 454 454 454	717 1000 1	17.5 (AU) (See 20 and 17.5 (19	
MODEL CUTPUT SUM Scenario 6 Beseline Scenario 4 Si Monthly and Dally Monthly and Dally Monthly and Dally Monthly and Dally Averages Averages	9 CAR Crossed 203 203 204 235 236 236 237 247 247 248 249 249 249	9788888BBB	7.77 8.88 8.88 8.88 8.88 8.88 8.88 8.88	(2.13) (4.77) (4.23) (4.28) (4.28) (4.19) (4.19) (5.61) (5.61) (5.61) (5.61) (5.61) (5.61)	1987 2276 2276 2276 2276 2276 2276 2276 22
Monthly and Dally Averages	Adjustments FTE Adjustments FTE Adjustments FTE 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	HOLORA MANAGEMENT OF THE CONTROL OF	# 6 Least Bissolino	# Control of the cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
MODEL CUTPUT SI	666 (1996) (1996	2000 2000 2000 2000 2000 2000 2000 200		2002 2002 2002 2002 2002 2002 2002 200	2000 2000 2000 2000 2000 2000 2000 200

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Baseline Monthly and Dally Averages	# CMs Comploted 453 453 768 768 768 768 768 768 768 768 768 768	503 533 671	454 305 305 306 478 478 478 478 478 478 631 1654 772 523	7663 2776 2766 2766 2766 2766 2766 2777 2772 2773 2772 2772	9 17 18 18 18 18 18 18 18 18 18 18 18 18 18
Scenario 3 Monthiy and Daliy Averages	Adjustrants Adjustrants Backlog 2.98% 0.78% 0.78% 0.68% 0.68% 0.68% 0.68% 0.68% 0.78% 0.78% 0.78%	6 11% 7 13% 7 13% 9 03% 6 00% # 3 Less #2 0 00% # 3 Less Baseline	14 25% 22 21% 22 21% 24 25% 24 25% 24 25% 26 25% 26 25% 26 25% 26 25% 27 25% 28 25% 28 25% 29 25% 29 25% 20	18 61% 10 48% 2 54% 2 54% 2 64% 1 77% 1 77% 1 17% 2 17% 2 17% 2 16% 1 17% 2 16% 1 17% 1 17% 1 17% 1 17% 1 17% 1 17% 1 17% 1 16	0.07% 1.00%
Scenario 2 Monthly and Dally Averages	Adjustnents Backlog 29% 29% 0 76% 0 66% 0 66% 0 66% 0 66% 0 61% 0 90% 2 00% 2 90% 7 38% 7 38%	6 11% 7 13% 3 03% 0 00% #2 Loss #1 # 2 Loss Begoling	14 53% 22 33% 22 33% 22 33% 23 66% 34 75% 36 55% 36 55% 36 55% 37 24% 37 75% 38 55% 38	20 01% 10 51% 10	0.035% 0.045% 0.
Scenario 1 Monthly and Dally Averages	Adjustments Backlog 2 59% 2 69% 0 16% 0 16% 0 0 16% 0 0 19% 0 2 00% 2 0 00% 7 38%	6 11% 7 13% 3 33% 0 00% # 1 Less Baseline	14 53% 12 33% 22 33% 22 33% 24 67% 34 75% 34 73% 34 73% 25 26% 26 56% 26 56% 27 24% 34 73% 34 73% 36 73% 36 73% 37 73 37 73% 37	19 627% 70 683% 7 657% 6 677% 1 657% 1 657% 1 657% 1 1 Loss Baselino	1 (15%) 0 (15%) 0 (15%) 0 (15%) 1 (15%
Baseline Monthly and Daily Averages	Adjustments Backlog 2 89% 0 76% 0 106% 0 06% 0 06% 0 06% 0 06% 0 06% 0 06% 0 06% 0 06% 0 06% 0 06% 0 06% 0 06% 0 06%	6 11% 7 13% 3 03%	14 55% 22 33% 22 33% 34 17% 34 17% 36 51% 36 51% 37 14% 37 14% 37 14% 38 14% 38 14% 38 14% 38 14%	20 34% 11 14% 12 14% 12 14% 12 14% 12 14% 12 14% 12 14% 12 14% 13 14% 14 14% 14 14% 14 14% 15 14% 16 14% 17 14% 16 14% 17	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Scenario 3 Monthly and Dolly Averages	Total \$ Adjustmental Backlog \$ 5 5.664.006 \$ 5.664.006 \$ 1.667.350 \$ 1.667.350 \$ 5.234.017 \$ 5.2002.286 \$ 5.2002.386 \$ 5.2002.381.006 338 \$ 5.381.007 \$ 5.381.007 \$ 5.381.006	\$ 19,134,025 \$ 27,243,307 \$ 8,535,207 \$ #3,065,#2 \$ 43,065,#2	\$ 42.409,582 \$ 62.659 (63) \$ 67.000,000,000,000,000,000,000,000,000,00	6 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	1,000 1,00
Scenario 2 Monthly and Dally Avorages	Total & Adjustmente T. Backlog S S 1648 177 5 S 1648 177 5 S 1 1648 177 5 S S 1 1648 177 5 S S S S S S S S S S S S S S S S S S	\$ 19,134,025 \$ 27,243,307 \$ 8,535,207 \$ #21,696,#1 \$ 2 Less Busoling	\$ 42,408,652 \$ 52,528,663 \$ 64,131,053 \$ 107,865,022 \$ 107,415,03 \$ 117,741,653 \$ 17,741,653 \$ 17,741,673 \$ 17,743,673 \$ 17,743 \$	100 100 100 100 100 100 100 100 100 100	Company Comp
Segnario 1 Monthly and Dally Averages	Total \$ Adjustments Backlog \$ 5 5815/05 \$ 1692 150 \$ 2331 h71 \$ 2002 1885 \$ 4535 956 \$ 2003 1886 \$ 5 6886 386 \$ 5 6886 386 \$ 5 6886 386 \$ 5 6886 386 \$ 5 6886 386	\$ 19,134,025 \$ 27,243,307 \$ 8,535,207 8 1 Less Baselino	42.00.552 6.00.000 6.00000 6.0000 6.00000 6.00000 6.0000 6.0000 6.0000 6.00000 6.00000 6	10.00 (1.00	1,000,000,000,000,000,000,000,000,000,0
Baseline Monthly and Daliy Averages	Total \$ Adjustments Backlog \$ 5.00 1549 1.6249.350 1.6249.010 2.331.017 2.331.017 2.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017 3.331.017	\$ 19,134,025 \$ 27,243,307 \$ 8,535,207	\$ 42,009.652 \$ 107.262,000 \$ 107.262,000 \$ 107.262,000 \$ 107.262,100 \$ 107.262,100 \$ 107.262,100 \$ 107.262,100 \$ 107.262,110 \$ 107.271,140	20 857 (20 80 80 80 80 80 80 80 80 80 80 80 80 80	2011/05/2019 2011/0
Scenario 3 Monthly and Dally Averages	\$ Other Adjustments Backlog \$ 1026, 582 \$ 136, 582 \$ 139, 777 \$ 1,47,546 \$ 1,00,564 \$ 1,	\$ 16,202,512 \$ 22,810,788 \$ 7,134,793 \$ #31,955,#2 \$ #31,959,#3	\$ 1000 ENT (1986) \$ 1000 ENT (1	## 100 E E E E E E E E E E E E E E E E E E	2.00 (1997) 2.00 (
Scenario 2 Monthly and Dally Averages	\$ Other Adjustments Backlog 6 425 462 5 1382 775 1 1382 75 1 1082	\$ 16,202,512 \$ 22,610,788 \$ 7,114,793 \$ #21,658.#1 \$ #21,658.#1	\$ 35.289.107 \$ 10.285.210 \$ 10.	10.000 (10.000	1. 10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Scenario 1 Monthly and Daily Averages	\$ Other Adjustments Backlog	\$ 16 202 512 \$ 22,610,788 \$ 7,134,793 \$ # 1 Less Baseline	\$ 35.269.107 \$ 5.007.020 \$ 5.007.020 \$ 5.007.020 \$ 5.007.020 \$ 5.007.020 \$ 5.007.020 \$ 5.007.020 \$ 5.007.020 \$ 6.007.020 \$ 6.007.020 \$ 6.007.020 \$ 6.007.020 \$ 74.007.020 \$ 74	1	2010 100 100 100 100 100 100 100 100 100
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Sconario 3 Monthly and Dally Avorages	\$ CMA Backlog \$ 756,864 \$ 756,864 \$ 270,720 \$ 0.01,472 \$ 0.01	\$ 2931,513 \$ 4632,519 \$ 1400,415 \$ #31,046,#2 \$ #31,046,#2	\$ 1.138,475 \$ 1.138,475 \$ 1.158,475 \$ 1.15	(3.142.947 7.344.049 2.946.049 2.946.049 6.666.049 6.666.049 1.676.049 6.666.049 1.676.049 6.666.049	1.00 17.00 1
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Semand of Monthly and Daily Vivillages A Monthly and Daily Vivillages A Montages A Monta	14 53% 19 33% 22 21% 22 21% 33 47% 33 42% 33 42% 33 65% 39 65% 30	9 77% 1 55% 2 05% 2 05% 2 05% 6 05% 6 05% 6 05% 6 05% 6 05% 6 058 15 8 0 058 15 8 0 058 15 8 0 058 15 8 0 058 15 9 0 058	0.45% 10.25% 10.25% 10.25% 10.25% 10.25% 10.5% 1	0 64% 0 57%
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Basellon	14 53% 22 33% 22 33% 34 42% 34 42% 37 42% 39 65% 25 86% 28 85% 28	20.34% 17.14% 0.32% 0.67% 1.067% 1.067% 2.01% 2.01% 5.01% 5.01% 4.17% 4.17%	3 98% 3 41% 3 41% 3 41% 3 41% 3 61% 5 64% 2 5 64% 1 55% 1 55% 1 55% 1 65% 1 65%	6 73% 6 73% 6 73% 6 73% 1 16% 1 16% 2 17% 2 17% 2 17% 2 17% 2 17%
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and Daly ages Bellow Be	35 209 107 5 26 209 107 5 26 207 007 5 26 207 007 5 26 207 007 5 26 207 007 6 207 007 6 207 007 6 207 007 6 207 007 7 6 207 007 6 207 007 7 6 207 007 7 6 207 007 7 6 207 007 8 4 1 000 8 8 6 1 000 8 8 7 1 000 8	\$ 60.425_003 \$ 51.23_114 \$ 1.25_514 \$ 1.25_50.56 \$ 1.25_50.66 \$ 1.25_50.66 \$ 2.25_50.56 \$ 2.25_50.56 \$ 3.25_50.56 \$ 3.25_50.56 \$ 4.37_179 \$ 5.37_179 \$	12,596,090 1,598,000 1,598	2.44,884 462,448 462,448 463,549 439,896 439,896 688,996 686 686 686 686 686 686 686 686 686
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Secretain G	1139.15 1139.15 1136.20 1136.20 1136.20 1136.20 1136.20 1136.20 1136.20 1136.20 1136.20 1136.20 1136.20 1136.20 1136.43 113	7 7043,800 5 7 7336 740 7 7336 740 7 7336 740 7 7336 740 7 7336 740 7 7346 730 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	1 000 407 1 100 407 1 100 500 1 100 500	1.05.708 1.05.142 1.05.046 1.05.046 1.05.046 1.05.046 1.05.056 1.05.046 1.0
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Monthly and Daily Avarages	# Collections FTEs	(Collectors)	14	2 5	2	13	12	=		9	0	2 6	#31.889#2	0	# 3 Less baseina	=	0 0	6	6	12	11	20	24	2 2	7	0	# 3 Less #2	٥	# 3 Less Baseline	9	4	7	6	000	6	6	9		77	9	0		# 3 Less Baseline	1 1	c c	2 7	15	¥	14	15	2 9	18	15	è	# 3 Loss #2	#3 Loss Basolno			5	96	45	62	80	90,00	200	2 2		L	the see He	L	
Monthly and Daily Averages	# Collections FTEs	(Collectors)	14	41	2 6	13	12	=	-	9	10	12	#2 Less #1	0	# 2 Less Baseline	Ŧ	0 0	6	6	2 5	11	8	75 25	24	14	0	#2 Loss #1	0	# 2 Loss Basoline	49	4	7	6	2 6	6	o	10	=		9	14.	#2 Loss #1	# 2 Loss Baseline		13	2 3	15	4 4	14	15	18	\$B	5	\$	#2 Loss #1	#21.0ss Basoline		7	2	9%	5	62	08	200	S	ž	25	77	#2 ose #4	127	
Monthly and Daily Avorages	# Collections FTEs	(Collectors)	14	44	2 5	13	12	=1;	-	10	10	12	#1 Loss Baseline			-11	9	8	6	12	11	20	24	200	14	0	#1 Less Baseline			ac.	47	77	28	n on	12	13	13	15	2 8	24	ė	#1 Less Baseline			R)	-61	02	A C	19	02	21	25	20	\$4.	# 1 Less Baseline			5	2	36	25	75	93	135	113	36	63		# 1 Loss Baseline		-
Monthly and Daily Averages	# Collections FTEs		14	4	2 5	13	12	= :		9	10	12				+1	0 0	9	6	12	11	20	24	24	14					29	47	92	67	3 6	13	3		2	312	30					76	72	35	8 5	5		282	38	38					16	109	100	88	70	25	200	9	-	99				
Monthly and Dally Avorages	Total \$ Adjustments		\$ 2,765,320	3,291,094	3074376	3,557,209	\$ 2,846,072	\$ 2,360,245			\$ 3,058,822	۵.	#3 Less #2		# 3 Loss Basoline	\$ 2,438,556	2,188,008	\$ 2,208,548	\$ 2,638,933	2,834,916	\$ 2,822,556	8		3 764 90R					#3 Loss Bassline	S 6.003.498	\$ 7,110,895	\$ 4,702,957	11,403,808	8 379 808	\$ 4.483,388	ŀ	m	s	90	\$ 7,684,542	岣	#3 Loss #2	# 3 Lass Basoline		17,827,089	\$ 10 090,728	\$ 6,272,821	4 183,857	\$ 18,539,759	5 12,621,465	\$ 6 203 746	18,585,223	\$ 12,774,644	\$ 975,192		#3 Less Baseline		\$ 15 583.878	\$ 10,163,373	\$ 22 173 298	\$ 24.507.954	\$ 25,595,325	\$ 17,720,028	5 12,980,456	8 151.259	<u>ر</u>		.,	13	١,	10001000
Monthly and Daily Averages	Total \$ Adjustments	Š,									\$ 3,058,822		#21.068#1		# 2 Loss Bassine	\$ 2,438,558	2,188,006	\$ 2,208,548	\$ 2,639,933	2,634,916	\$ 2,822,556	\$ 3,781,115	\$ 2,843,713	3 754 368	\$ 3,115,475	\$ (10,894)	#2 1,058 #1	\$ 4,743	# 2 Less Basolina	\$ 6374 667	\$ 7,332,474	\$ 4,332,761	11,116,591		\$ 3,874,946			ر د		\$ 8,370,040		#2 Loss #1	# 2 Loss Baseline		,	\$ 8,847,582	500	44 588 051	\$ 20,894 768	φ.	\$ 6,988,869	5	2 2	-	#2 Luss #1	# 2 Less Bacoline		\$ 24,882,634	\$ 17,849,220	S 10 108 202	\$ 7,861,077	\$ 28,729,121	27,726,782	5 48.803.348	\$ 15,164,879	\$ 11,772,954	\$ 18,823,850	\$ 663,696	#21.056 #1	2 401 046	-
Monthly and Dally Averages	Total \$ Adjustments	Com	~	8		S	<u>.</u>	5			\$ 3,058,822	٠.	#1 Less Baseline			\$ 2,438,556	5 2,188,006	\$ 2,208,548	\$ 2,639,933	2,834,916	\$ 2,822,556	\$ 3,943,941	\$ 2,785,408	3,685,870	3,126,369	\$ 15.	#1 Less Basoline			8 582 599	\$ 7,207,722	\$ 3,745,029	5 9 545 084	\$ 7,269,738	\$ 4.942,724	\$ 3,776,299	\$ 15,137,813	12,346,168	\$ 5721.186	\$ 8,010,214	\$ (135,811)	# 1 Loss Basoline			21,081,945	\$ 20,221 826	13,018 163	7 419 802	\$ 4,825,076	15,612,547	\$ 12,590,132		13,848	\$ (1,250,443)	# 1 Less Baseline			\$ 27,310,711	\$ 18,140,889	\$ 12.887.720	\$	\$ 7,811,928	5	\$ 28.412.260	\$ 21,273,004	\$ 18,800,003	\$ 18,160,154	\$ 1,737,349	# 1 Less Basoline		
Monthly and Dally Averages	Total \$ Adjustments	Completed 5 2639 400	\$ 2,765,320	\$ 3,291,094	3 034 276	\$ 3,557,209	\$ 2,846,072	\$ 2,360,245	2 894 783	3.081.594	\$ 3,058,822	\$ 2,916,595				\$ 2,438 558	2 188,006	\$ 2,208,548	\$ 2,639,933	2.834.916	\$ 2,822,556	\$ 3.885,656	2,822,936	3 543 788	\$ 3,110,732					S 6 358 512	\$ 7,335,117	\$ 4,427,404	11 024 949	8.446.824	\$ 4,494,434	\$ 3,936,527	\$ 13,319,804	12,593,005	5 6.161.458	\$ 8.146,025					27,617,047	\$ 19,328,938	5 15,645,499	5 95 968	\$ 6,503,900	5 608,062	\$ 18,580,230	\$ 15,860,734	15,098,601					\$ 7,415 907	18 154,869	21 557 784	\$ 18,314,085	\$ 16,471,457	11,020,500	11 319 892	\$ 27,798,239	\$ 23,809,543	\$ 16,422,805				
Monthly and Dally Averages	# Other Adjustments	Completed 493	114	444	808	465	440	374	808	588	999	468	# 3 Less #2	0	a 3 Less Basolina	449	392	400	482	528	532	720	533	120	587	,	#3Loss #2	0	# 3 Less Basolina	1156	1400	888	1506	1040	797	832	1477	1193	2373	1241	-26	#3 . 088 #2	# 3 Loss Baseline		1770	1316	1066	2248	1674	181	1033	2750	1620	8	#3 Loss #2	#3 Loss Basolina	7.1.0	1732	1827	2758	2647	2216	2153	1787	1446	2300	2003	-268	# 3 Less #2	1067	
Monthly and Daily Averages	# Other Adjustments	Completed 493	411	444	469	465	440	374	509	588	568	468	#2 Less #1	0	# 2 Less Baseling	449	392	400	482	528	532	720	534	725	587	.3	#2 Less #1	-	# 2 Loss Baseline	1237	1463	803	1658	1072	707	1486	1308	912	2438	1268	54	#2 Less #1	#2 Less Baseline		1361	1346	1051	2373	1833	1613	1170	1278	1614	-135	#2 Less #1	#2 Loss Baseline	2000	2217	2191	1673	1249	3164	2814	2461	2366	1988	2271				
Monthly and Dally Avorages	# Other Adjustments	Completed 493	414	444	469	465	440	374	202	588	568	468	# 1 Loss Basolino			449	392	400	482	529	532	755	525	Z Z	290	4	#1 Loss Basoling			1212	1432	684	1734	1112	826	658	1862	1376	1009	1213	.47	# 1 Loss Baseline		5000	7007	1847	1650	1247	793	2210	1678	1586	1750	-62	# 7 Loss Enseline		2070	2490	2143	1962	1544	1225	3285	2804	2760	2714	2298	П	# 1 Loss Basoline	٢	
Monthly and Dally Averages	tments		411	444	469	485	440	374	209	588	568	468				449	392	400	482	529	532	742	532	879	586					1233	1460	824	1188	1163	820	690	1814	1481	1102	1230				3000	0007	1945	1568	1436	1141	931	1931	2146	1811				127	1194	2913	2279	2143	1989	1443	1828	3699	3178	2207				
Monthly and Daily Averages		# CMs Completed	708	842	738	1050	690	553	450	502	533	671	#3 Loss #2	0	# 3 Loss Bagoine	434	385	408	479	488	475	621	487	604	527	2	# 3 Loss #2	3	# 3 Loss Baselino	956	1064	931	3334	2586	873	927	2798	1363	3354	1813	-276	#3 Less #2	#3 Less Baseline	0000	0058	2986	1312	3997	7125	3967	1343	4781	3882	556	# 3 Loss #2	#3 Loss Basolina	6000	5274	2344	6857	8462	10045	3199	2415	2152	3150	4768	-1207	# 3 Loss #2	50	
Monthly and Daily Monthly and Daily Averages Averages Averages		# CMs Completed	708	942	738	1050	630	553	450	502	533	67.1	#2 Loss #1	0 0	# 2 Less Bressine	434	382	408	479	488	475	619	482	592	524	0	П		# 2 Loss Baseline	893	1054	769	2831	1831	761	3498	2758	1498	4232	2090	8	#2 L985 #1	#2 Less Basolina #3 Less Baseline	5000	1008	2197	1399	3279	8148	3233	1499	1566	3326	-897	-1490	# 2 Loss Basoline	0.38.2	9629 5274	5583	2210	1833	9764	7149	5645	3632	2632	5975	446	#21.88#1	1258	
Monthly and Daily Averages		# CMs Completed	708	942	736	1050	069	2503	450	502	533	671	#1 Less Baseline	-			387										# 1 Less Baseline			984	1050	677	4334	1790	1063	353	4727	4168	1115	2000	42	# 1 Less Basoline		9004	8643	7724	3958	1581	1067	5881	3647	2047	4223	-593 # 4 1 oce Breellon			0728	10442	5860	3185	2380	1859	3992	10173	6328	5045	5529	812	#1Less Baseline		
	;	Year 1999	1899	1989	1999	1999	1999	1999	1999	1999	1989	1999				2000	2000	2000	2000	2000	2000	2000	2000	2000	2000					2001	2001	2001	2001	2001	2001	2001	2001	2001	2001	2001				COUGL	2002	2002	2002	2002	2002	2002	2002	2002	2002				2000	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003				

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Scenario 6 Monthly and Dally Averages	# Collections FTEs	15	14	Į C	13	56	Ξ	= :	10	9	,,0	#6 Less #5	#6 Less Basoline		10	6	6	12	= 3	2.50	24	14	0	#61.089 #5	# 6 Loss Baseling		20	4	9	ş		9	2	8	-6	C# 980 19#	# 6 Less Basoline	ac ac	8	6	6	8	. a	o 9	01	12	9	#6 Less #5	# 6 Less Baseline	67	12	13	13	FI	. <u>4</u>	20 1	41	14	-27	-20	#6 ess Baseline
Scenario 5 Monthly and Dally Averages	# Collections FTEs	15	7,	2 5	13	26	11	=	ē	9	0	#5 Loss #4	#5 Less Baseline	1,1	10	2	9	200	1	2 2	72	14	o	#5 Less #4	# 5 Less Basoline		19	7	40 E	9	6	10	= =====================================	3	0 0	#5 Less #4	# 5 Loss Baseline	r.	13	4	0 7	15	15	16	18	20	200	#5 Loss #4	# 5 Loss Baseline		7	2	26	45	80	38	52	41	0 0	-23	# 5 Less Basoline
Scenario 4 Monthly and Dally Averages	# Collections FTEs	15	14	4 5	13	2 5	11	=	10	40	0	# 4 Less # 3	# 4 Loss Basolino	+	10	2	6	200	Ξ	24	24	2 2	0	#4Less#3	# 4 Loss Baseline		6	7	000	6	6	10		2	90	#4Less#3	# 4 Less Basoline	4.	13	42.5	2 2	15	\$ 5	18	18	20	0	#41.056#3	# 4 Less Baseline		7	2	26	45	80	88 %	52	44 54	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-23	# 4 Less Baseline
Baselino Monthly and Daliy Averages	Ę,	15	14	4 5	13	2 5	11	=	10	10	72			+	02	5 0	6	12	=	25 25	24	4 4					239	99	200	31	13	- 	2	33	30				02	22	38	18	9	3	36	3.8	35			-	16	601	106	88	25	X S	9	84			
Sconario 6 Monthly and Dally Averages	Total \$ Adjustments	2,639,400	2,765,320	3,291,094	3 034,376	3,557 209	2 360 245	1 967,832	3 081,594	3 058 822	2,916,080	#6 Loss #5	# 6 Loss Baselino	2428 545	2 188 006	2.144 /22	2 639,933	2 834,916	2,822,558	2,626,728	6,114,248	3,318,435	80,586	#6 Loss #5	# 6 Loss Baselino		5,676,928 A 931,747	3,687,643	9 563 377	6 519 189	4 160 486	10,347,853	3.034.605	13,770,233	6,594,766	#61.055 #5	#6 Less Baseline	13 544 480	6,552,304	2,822,725	12,010,324	14,949,717	3 473 110	16,357,981	8 001,101	8,110,235	(2,129,210)	#6 Lese #5	# 8 Loss Basoline	00 000	17,367,755	12 509,620	8,971,245	19,963,982	8,524,357	13,399,933	20,934,936	15,746,389	2,030,064	(676,416)	# 6 Less Basoline
Scenario 5 Monthiy and Dally Averages	Total \$ Adjustments T	2.639.400	2,765,320 \$	3,291,094	3,034,376	3,557 208	2 380,245	1,867,832	3,081,594	3 058 822	2,916,595	#5 Less #4	# 5 Less Baseline	H	2,188,006	2.144,722	2 639,933	2,834,918	2 822 556	2,455,279	8,004,572	2,837,842		-		Н	5,353,208	7,227,156	2 638 716	8 709,306	9,177,168	3,579,559	6.651.188	3,898,105	5,980,236	#5 Less #4	# 5 Less Baseline	17 385 053	19,120,712	15 334 529	5,901,678	3,884,894	13,002,991	10,848 202	4,799,451	17,369 514	11,603,243	#5 Less #4	# 5 Loss Baseline	010011	12,762,949	11,010,411	6,092,208	7,432,651	17,761,299	12 713 326	10,841,576	13,716,325	#5 acc #4	4801	
Scenario 4 Monthly and Dally Averages	Total \$ Adjustments	2.639.400	2,765,320	3,291,094	3,034,376	3,557,209	2,360,245	1,967,832	3,081,594	3,058,822	2,916,590	#41.088#3	# 4 Loss Baseline	Η,	2,188,006	2.144.722	2,639,933	2 834,916	2,822,556	2,455,279	6,004,572	3,053,232	(179 883)	# 4 Loss # 3	# 4 Less Baseline		6,353,208	7,227,156	2 838 745	5,709,306	4 468 007	3,579,559	6 651.166	3 086, 105	5 980,236		# 4 Loss Baseline	17 285 553	19,120,712	15,334,529	5 901,678	3,884,894	15,141,225	10.846.202	4,799,451	17 369 514	(1,171,399)	#4.058#3	# 4 Loss Baseline	010 017 00	12,762,948	11010,411	5 6,092,208	7.432,651	17,761,299	20 853,771	10 841,576	13,716 325	(2,025,820) #	6,480)	
Baseline Monthly and Dally Averages	Total \$ Adjustments T		2,765,320 \$	3,291,094 5	3,034,376	3,557,209 \$	2 360,245 \$	1,967,832	3,081,594	3 058,822 \$	2,916,595			2 478 858	2,188,008	2,144,722	2,639,933 \$	2,834,916	2,822,556	2,822,936	6,902,758	3,343,786	1			П	7335 117	4,427,404	11 268 759	8,446,824	3 836 527	13 319,804	8 385 508	6 161,458	8,146,025			24 844 047	25,126,749	19,328,938	13,768,243	9,795,966	6,603,300	17 119 676	15 880 734	12,134,197	109,880,60			100.0	7,415,907	16,154,869	21,557,784	18,314,085	11,020 500	11 319 892	27,798,239	16,422,805			
Scenario 6 Monthly and Daily Averages	# Other Adjustments T	Ť	411	444	469	465	374	361	588	568	988	#6 Luss #5	# 6 Loss Basoline	978	404	392	482	529	532	528	1152	587	14	5# E88 9#	# 6 Less Baseline		1048	909	1237	786	333	1410	420	1833	26	#6 Less #5	#6 Less Baselino	1483	797	347	1981	1218	880	1887	1157	1218	-254	#6 Less #5	# 6 Loss Basolino	0110	1616	1328	1214	2341	1079	2324	2018	1660	46 10cc #5	-546	# 5 Loss Basoline
Scenario 5 Monthly and Dally Averages	# Other Adjustments #		411	444	469	465	374	361	588	568	0	#5 Less #4	# 5 Loss Baseline	140	404	392	482	529	532	673	1100	546	0	#5 Less #4	# 5 Loss Baseline	Н	1428	928	403	1235	911	549	1307	589	862	#5 Less #4	# 5 Loss Baseline	5964	1522	1373	878	548	1300	1203	686	2413	0	#5 Loss #4	# 5 Loss Baseline	2000	1567	1363	627	1021	1961	1772	1539	1592	45 pec 44	-614	
Sconario 4 Monthly and Daily Averages	# Other Adjustments	493	411	444	469	465	374	361	588	568	468	#41,628#3	# 4 Loss Basoline	Η-	404	395	482	529	532	673	1700	343	97	#41,056#3	# 4 Loss Baseline		954 1128	928	403	1235	911	549	1307	589	-349	#41.055#3	# 4 Less Baseline	2263	1522	1373	878	546	1804	1203	889	2413	270	#4Less#3	# 4 Loss Baseline	0000	1567	1363	827	1021	1961	1772	1539	1592	# 41 oss # 3	-614	
Baseling Monthly and Dally Averages		Completed 493	411	444	489	465	374	361	588	568	468			448	404	382	482	529	532	742	1349	588					1233	824	1672	1163	620	1814	1314	1102	1230			2505	2240	1945	1569	1436	1141	2439	2146	1886	1011			16,	1194	2913	2279	2143	1801	1828	3698	2207			
Sconario 6 Monthly and Dally Averages		# CMS Completed	708	942	736	1050	553	363	502	533	9	#6 Loss #5	# 6 Less Basoline	19.	385	387	479	488	475	658	1029	538	18	#6 Loss #5	# 6 Loss Bayelino		1003	1036	2853	2070	679	2830	2344	3993	302	#6 Less #5	# 6 Loss Basolina	5348	2066	382	2642	6036	1031	5385	2119	2048	-882	#6 Loss #5	# 6 Less Baseline	0000	6280	4370	2558	6486	2595	4008	7764	5528	1034	808	# o Less Baselino
Scenario 5 Monthly and Dally Avorages		# CMS Completed	708	942	736	1050	583	353	502	533	674	#5 Less #4	#5 Less Baseline #6 Less Brseline	707	385	387	479	488	475	589	6701	522	0		٦,		1024	2170	1070	2360	3346	877	1721	974	1589	#5 Loss #4	# 4 Less Baseline # 5 Less Baseline	2117	7799	2478	1509	1083	4549	3676	1286	9700	0	#51.059 #4	# 5 Less Baseline	100	4013	3420	1731	2085	6039	3815	2932	4492	#5 ass #4	.225 808	a S Lope Das Gillo
Scanario 4 Monthly and Daily Averages		# CMS Completed	708	942	736	1050	553	353	602	533	67.1	#41056#3	# 4 Less Basoline	757	385	387	479	488	476	599	1079	522	7	\vdash	1.		1024	2170	10/0	2360	3346	877	1721	974	1589	#410583	# 4 Less Baseline	4115	7799	2478	1509	1063	4549	3676	1286	4814	308-	# 4 Loss # 3	# 4 Loss Baseline	1010	4013	3420	1731	2085	6039	3615	2932	4492	# 4 l oce # 3	-225	# 4 Less basellin
MODEL OUTPUT SUM Scenario 4 Scenario 5 Scenario 6 Bassifino Monthy and Dally Works	,	1990	1999	1999	1989	1998	1999	19891	1989	1999	1999			0000	2000	2000	2000	2000	2000	2000	2000	2000					2001	2001	2001	2001	2001	2001	2001	2001	1002			2002	2002	2002	2002	2002	2002	2002	2002	2002	100			EVVO	2003	2003	2003	2003	2003	2003	2003	2003			

Scenario 2 Monthly and Annual Totals	Collections HP FTE	Cost 37 571	\$ 34 269	35 066	\$ 33,472	31 650	\$ 28.349	\$ 26 299	27 552	\$ 26 186	\$ 364.092	\$ 42 out 85		#2Less Basoline	\$ 26,755	\$ 25 434	26,192	\$ 27.438	34,848	34 851	\$ 39,643	44,870	\$ 46.910	\$ 407,012	2	#2 Lass #1	# 7 i ace Receipto		\$ 41.762	10 868	\$ 21,899	\$ 25,631	23,821	25.566	\$ 24,564	\$ 29,744	38 487	\$ 315,831	(359,940)	\$ (661 593)	#2 Less Basoline		39 907	38 155	\$ 37,576	38.376	37 199	\$ 39,121	38,341	\$ 40 342	\$ 44,172	\$ 467,277	#2 Less #1	\$ (683,717)	# 2 Loss Baseline	\$ 43 128	\$ 18,439	\$ 3 705	21 459	50.345	\$ 53,448	\$ 60,962	\$ 60 499	58,308	\$ 49 647	\$ 514,528	5	#2 Less #1	\$ (1,508,803)	# A Less Discourse
Scenario 1 Monthly and Annual Totals	Collections HP FTE	Cont 37 571	\$ 34 269	35,066	\$ 33,472	31,650	\$ 28,349	\$ 26 299	27,552	\$ 26.186	\$ 364,092	#11 oce Bacalina			\$ 26,765	\$ 25,434	\$ 25,192	\$ 27,436	5	34,851	S	5		3	\$	#1 Lass Basoline			\$ 81,904	125,217	\$ 65.755	\$ 23,343	23,784	\$ 34 434	\$ 33,549	\$ 40 173	\$ 169	\$ 675,771	\$ (301,652)	* LUSS D4301110		4	54,253	\$ 51,726	\$ 51,836	5 51 602	\$ 50,258	\$2,698	55 061	\$ 65 004	74,901	\$ (483 790)	# 1 Less Baseline			\$ 57,646	\$ 11.466	\$ 12,836	24 160	\$ 159 192	\$ 199,959	\$ 259,732	\$ 270,191	\$ 288,046	\$ 276,637	1,969,311	\$ (54,018)	# 1 Less Baseline		
Basoline Monthly and Annual Totals	Collections HP FTE	Cost 37 571	\$ 34 269	35 066	\$ 33.472	31 650	\$ 28.349	\$ 26.289	\$ 27,552	\$ 26.186	\$ 364,092				\$ 26,755	\$ 25,434	26 192	\$ 27 436	34,848	34,851	\$ 53.988	\$ 67,412	\$ 70,477	\$ 487,959					\$ 81,904	125 217	\$ 179 152	\$ 138.054	5 65,901	\$ 6,990	\$ 2,173	5 6,314	5 97.248	\$ 977,424				4	\$ 145,010	\$ 200 269	\$ 144 130	100,932	\$ 11.663	\$ 2,401	\$ 8,043	\$ 95,000	\$ 157,949	1 150,993				\$ 204.099	\$ 242 174	\$ 282,655	273,343	\$ 248.088	\$ 186,760	\$ 145,010	\$ 91,087	\$ 52 317	3 281	\$ 2,023,329				
Scenario 3 Monthly and Amual Totals	Collections GECIS	FTE Cost						·	5			# 3 1 048 H2		#31.ose Baseline	\$	-					\$ 8,505	13,365	\$ 13.973	\$ 47,993		#31.688#2	#3 see Racoline		\$ 7.088						3		244	\$ 7.99		\$ 7,799	# 3 Less Baselino	200	327	\$ 573	\$ 784	350	85	\$ 1,102	1,51/	\$ 4,904	\$ 7,026	, 20,027 S	# 3 Loss #2	\$ 19,027	# 3 Less Baseline	\$ 9.556	\$ 164	\$	46 470	\$ 43.808	\$ 67 298	\$ 96,795	\$ 103 073	\$ 81,945	\$ 29,768	\$ 502,402		# 3 Lass #2	# 7 occ Baseline	# 4 Page Present
Scenario 1 Scenario 2 Scenario 3 Monthly and Annual Monthly and Annual Totals Totals Totals	Collections GECIS	FTE Cost							5			#71 acc #1		# 2 Loss Baseline	5						\$ 8,505	13,365	\$ 13.973	\$ 47,993		#21,088#1	#21 oss Rasolino		\$ 7,088						\$		3 711	\$ 7,799	\$ 7,799	\$ 7.799	# 2 Less Baseline	100	327	\$ 573	\$ 784	350	999	\$ 1,102	1,547	\$ 4,904	\$ 7,026	19.027	#2 Loss #1	20.	# 2 Less Basolina	\$ 9,556	164		400	\$ 43,808	\$ 67,298	\$ 98,795	\$ 103,073	81,945	\$ 29,768	\$ 502,402	\$ 430,110	#2 Loss #1	# 7 Loca Bosolino	-
Scenario 1 Monthly and Annual Totals	Collections GECIS	FTE Cost							2	3		# 1 less Resoline			5							-				#1Less Baseline													44 Lore Donallan	A Lose Dabullie		-		\$									# 1 Less Baseline			\$						\$ 405	\$ 14,985	37.058	\$ 810	\$ 72,293	\$ 20,723	# 1 Loss Basolina		
Baseline Monthly and Annual Totals	Collections GECIS	FTE Cost				٠															\$											\$,											S		13,095	\$ 9863	\$						\$ 51,570				
Annual Monthly and Annual Totals	Total Collactions	FTE Cost	\$ 34,269	35,066	\$ 33,472	31,650	\$ 28,349	\$ 26,299	27 552	\$ 26,186	\$ 364 092	# 31 sec #2		#3 Less Baseline	\$ 26,755	\$ 25,434	25,002	\$ 27.436	34.848				\$ 60,882	\$ 455,005		#31.088 #2		\$ (32,955)	48,849	10,668	\$ 21,899	\$ 25 631	27 593	\$ 25,586	\$ 24,564	29,744	5 39,199	\$ 323,630	# 2 non #2	\$ (653,794)	#3 Less Baselino	\$ (653,794)	\$ 33.985	\$ 38,729	\$ 38,369	38.728	\$ 37,255	\$ 40,223	41 885	\$ 45,246	51 198	- thr'ans	#3 Loss #2	\$ (664,690)	# 3 Less Basound	\$ 52,684 \$	\$ 18,602	3,705	\$ 61,008	\$ 94,152	\$ 120 746	\$ 157,757	163 571	103 470	\$ 79,415	\$ 1,016,928	2	# 3 Lass #2	#31 oss Baseline	(1,057,971)
Scanario 2 Monthly and Annual Totals	Total Collections	FTE Cost		5		500		\$ 26 299	-	.,	\$ 364,092	#21 95g #1		#2 Less Baseline	\$ 26,755	\$ 25,434	\$ 25,002	\$ 27,436	34,846	\$ 34,861	\$ 48,148	5 38,235	\$ 60,882	\$ 455,005	\$ (32,955)	#2 Less #1	# 2 Less Baselino	\$ (32,955)	\$ 48 849	20,008	\$ 21,899	\$ 25,631	50.50	\$ 25,566	\$ 24,564	29.744	\$ 39,189	\$ 323,630	#2 Acc #4		#2 Loss Base	(653,794)	33 985	\$ 38,729	38,369	38,726	\$ 37.255	\$ 40,223		\$ 45,246	5 51.198	\$ (180,900)	#2 Less #1	\$ (664,690)	\$ (664.690)	\$ 52,684	\$ 18,602	3,705	\$ 61.008	\$ 94,152	\$ 120,746	\$ 157.757	163,571	103.170	\$ 79.415	1,016,928	(1.024,675)	1 1057 9741	# 2 Less Baseline	(1,057,971)
Scenario 1 Monthly and Annual Totals	Total Collections	FTE Cost						\$ 26,299			\$ 364,092	#1 Loss Baseline			\$ 26,755	5 25,434	\$ 25.002	\$ 27,436	34,848	\$ 34 851	\$ 63,988	67,412	\$ 70 477	\$ 487,959	\$	#1 Less Buseline			81,904	112.021	\$ 65,755	\$ 23,343	31619	\$ 34 434	\$ 33,549	20 024	\$ 53,169	\$ 675,771	# 1 oce Bacoling			(301,652)			\$,	5	54,698			S 74,901		#1 Loss Baselino		(483,790)	\$ 57,646	11,466	12,836	108 509	\$ 159,192	189,959	260,137	285,176	289.973	\$ 277,447	2,041,603	(33,295)	a Lost Baseline		(33,295)
Baseline Monthly and Annual Totals	Total Collections	FTE Cost	\$ 34.269	35,066	\$ 33.472	31,650	\$ 28,349	\$ 26 299	27,552	\$ 26,188	\$ 364,092			Dee Even Bick	\$ 26,755	25,434	\$ 25,002	\$ 27,436	34,848	\$ 34,851	\$ 53,988	67,412	\$ 70,477	\$ 487,959				Loss Exec Risk	81,904	180810	\$ 179 152	138,054	34.575	\$ 6,990	\$ 2,173	20088	\$ 97,246	\$ 977,424				Loss Exec Risk	186,780	\$ 200,269	144,130	\$ 49.419	\$ 11,663	2,401	\$ 49 419	\$ 95,000	157,949	200000			Loss Exec Risk	\$ 204,099	\$ 242,174	295 750	\$ 290 536	\$ 246,066	\$ 186,760	145,010	5 91 087	15,653	\$ 3,281	2,074,899				Less Exec Risk
Sconario 3 Monthly and Daliy Averages		Assistants (All HP)	0	0	0	0	0	o	0	0	0	#31.05.62	0	#3 Loss Baselino	0	-	2	3	, ,	4	4		4	3	0	#31.058#2	# 3 Less Baseline		P		-		-	1	-		2	-	# 3 Loss #2	7	# 3 Less Basoline	,	2	2	2	2	2	2	2	6	200	0	#31.ess#2	# 1 one Bassilas	All Indiana	3	- 6	-		,	10	2	4 :	8	•	•	8 3 Lose #2	4 3 1,000 94	#3 Loss Baseline	
Scenario 2 Monthly and Dally Averages	# Collections	Assistants (All H.P.)	0	0	0	0	0	0.0	0		0	#2 Loss #1	0	# 2 Less Baseline	0	-	2	6	7	4	4		4	3	0	#2 Less #1	# 2 Less Baseline	_	2		-	-	-	-	7		2		#2 Loss #1	7	#2 Less Basolino	ſ	2	2	2	2	2	2	2	3	3	۲,	#2 Loss #1	#21 oce Bernline		3	-	-		,	90	13	14	8	9	•	42 CH	4 4 4	#2 Less Baseline	
Scanario 1 Scenario 2 Monthly and Daily Monthly and Daily Averages Averages	# Collections	Assistants (All HP)	0	0	0	0		0,4		0	0	#1 Less Basolina			0		2	-	7	4	4		4	3	0	F 1 Less Baseline			-		4		2	2	2	-	2	67	# 1 Loss Baseline			3	2	2	20	3	9		3	1		1 1				3	-		9	6	12	200				0,0	# 4 lose Becolloo	Tress Description		
Basoline Monthly and Daily Averages	# Collections	Assistants (Aff HP)	0		0		ľ	0 0			0				o		2						*	3					77 18	e	Ξ	80 kr	2	0	0	2	5	2			1	8) E	12	80 4	3	0		3		0 5					12	5 5	200	7,	14	Ξ,	8		× -	0	T	1			7
MODEL OUTPUT SUM		1999	1898	1999	1999	1889	1889	1999	1988	1839	1999				2000	2000	2000	2000	2000	2000	2000	2000	\$000	0007					2001	2001	2001	2001	2001	2001	2001	2001	2001	2001				2002	2002	2002	2002	2002	2002	2002	2002	2002	2002					2003	2002	2003	2003	2003	2003	2003	2003	2003	2003	5003				7

Scanario 5 Monthly and Annual Totals	Collections HP FTE	37 571	34 269	30,284	31 650	28 690	28 299	24 705	26 186		#5 Less #4	# 5 Less Baseline	26 755	26 192	25,002	34,848	34 280	39,643	44.870	46 910	407,012	#5 Less #4	(80,947)	A LEAS DISSUILLE	41,762	20,365	21,899	23 821	23,593	24,564	29 744	38,467	315 831	#5 Loss #4	\$ (661,593) # 51,085 Baseline		33,985	38,155	38,376	39,867	39 121	38,341	40,342	467,277	#51 out #4	(683,717)	7 2 Loss Baseline	43,128	3,705	21,459	50,345	53 448	60,499	50,047	514.526		(1,508,803)	#5 Less Bateline
Scenario 4 Monthly and Annual Totals	Collections H P. FTE	\$ 37,571	\$ 34,269 \$	30 284 \$	\$ 31 850 \$	28 690 5	\$ 26,299 \$	\$ 24,705 \$	\$ 26,188 \$		+	# 4 Loss Basaline	\$ 26.755 \$	\$ 26,192 \$	\$ 25,002 \$	\$ 34,849 \$	34 280 \$	\$ 39,643 \$	44,870 \$	\$ 46,910 \$	\$ 407,012 \$	#41,055#3	\$ (80,847) \$	A Less Costille	\$ 41,762 \$	\$ 20,365 \$	\$ 21,899 \$	\$ 23,821 \$	23,593 \$	\$ 24,564 \$	\$ 29 744 \$	\$ 38.487 \$	\$ 315,831 \$	#41.095#3	# 4 Less Baseline	ш	33.985 \$	\$ 38,155 \$	\$ 37.576 \$	\$ 39,867 \$	\$ 39,121 \$	\$ 38,341 \$	\$ 40.342	\$ 467,277 \$	#4 oss#7	217	\perp	43,128 \$	3,705	21,459 \$	\$ 50,345 \$	5 53 448 5	\$ 60,499	\$ 50,047 \$	5 49,647 5	\$	\$ (1,508,803) \$	2
Baseline Monthly and Annual Totals	Collections HP FTE	\$ 37,571	\$ 34,269	\$ 30.284	31,650	28,690	\$ 26,299	\$ 24,705	26,186 \$				\$ 26,755	\$ 28,192	\$ 25 002	5 34,848	34,280 \$	\$ 53,988	6 61 284	\$ 70,477	\$ 487,959				\$ 81,904	\$ 180,810	\$ 179,152	\$ 85,901	34,575	\$ 2,173	\$ 6314	\$ 97,246	\$ 977,424				\$ 145,010	\$ 200,269	\$ 144,130	\$ 49 419	\$ 2,401	\$ 8,043	95,000	1,150,993				204,099	\$ 282 655	\$ 273,343	\$ 246 066	\$ 145,010	91,087	\$ 15,653	\$ 2,023,329			
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Sconario 5 Monthly and Annual Totals	Collections GECIS	\$			\$	8					\$ 1.45 #4	# 5 Loss Basoline		-		\$		\$ 8505	13.365	\$ 13,973	4	#5 Less #4	S	A Properties	\$ 7,088	\$					3	\$ 711	\$ 7,799	#5 Less #4	# 5 Less Basoline		\$ 327	\$ 573	350	\$ 727	\$ 1,102	\$ 1,517	4,904	\$ 19,027	\$ #5 Leas #4	\$ 19,027	outleast Day	9,556	\$.	\$ 16.470	\$ 43,808	\$ 67,298	\$ 103,073	5 53 123	\$ 502,402	\$ 25 0.058 84	\$ 450,832	# 3 Lubs Dayelling
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Sconario 6 Monthly and Annual Totals	Total Collections	\$ 37,571	\$ 34,269		2			200	26,186		\$ ER Less #5	# 6 Loss Baseline	\$ 26,755	\$ 26,192	\$ 25 002	\$ 34,848	34 280	\$ 48,148	5 58,235	\$ 60 882	\$ 455,005	#6 Loss #5			5 51.278	9,010	12,883	\$ 13 495	14,198	\$ 15,057	17,209	\$ 23,781	\$ 215,263	#61939#5	# 6 Less Buseline	\$ (762,160)	20,547	\$ 23,363	\$ 22,074	\$ 22,893	\$ 24,520	\$ 23,207	26,543	\$ 295,857	#6 (190,447)	(855,137)	(855,137)	36 374	\$ 36,872	37,009	38,836	5 35 554 5	37,880	\$ 42.252	\$ 459,080	#6 Loss #5	(1,615,839)	\$ (1,615,839)
Scenario 5 Monthly and Annual Totals	Total Collections	\$ 37,571	\$ 34,269	\$ 30 284					\$ 26,186		\$ #50,085 #4	# 5 Less Bacoline	\$ 26,755	\$ 26,192	\$ 25,002	\$ 34 848	34,280	\$ 48,148	5 58 235	\$ 60,882	\$ 455,005	#5 . 058 #4	J×	\$ (32,955)	48,849	\$ 20,365	\$ 21,689	\$ 23,821	\$ 23,593	\$ 24,564	\$ 29,744	\$ 39,199	\$ 323,630	#51.086#4	# 5 Loss Baseline	\$ (653,794)	\$ 33,985	\$ 38,729	\$ 38,726			39,858	5 45,246	\$ 486,304	#5 Loss #4	\	\$ (684,690)	\$ 52,684	3,705	\$ 21 864	s	\$ 157,757	\$ 183,571	\$ 103,170	1,016,928	#5 Less #4	# (1,057,971)	(1,057,971)
Scenario 4 Monthly and Annual Totals	Total Collections	\$ 37,571	\$ 34,269	\$ 30,284	\$ 31,650	28,690	\$ 26,299		\$ 26,186	\$	\$ 14 0 0 0 M 3	# 4 Loss Baseline	\$ 26,755	\$ 28,192	\$ 25,002	\$ 34 848	34,280	\$ 48,148	\$ 58 235	\$ 60,882	\$ 455,005	#41.033#3	# 4 oca Basaline #	\$	\$ 48,849	\$ 20,365	21,689	\$ 23,821	23,593	\$ 24,564	5 29,744	\$ 39,199	\$ 323,630	#41.055#3	# 4 Less Baseline		\$ 33,985	\$ 38,729	\$ 38,726	2 40,594	\$ 40,223	39 858	\$ 45,248	\$ 486,304	# 4 Less # 3	\$ (664,690) s	\$	\$ 52 684	3,706	\$ 61,008	\$ 94,162	\$ 157,757	\$ 163,571	\$ 103,170	\$ 1,016,928	# 4 Less # 3	# 4 i are Basoline	
Beseline Monthly and Annual Totals	Total Collections	\$ 37,571	\$ 35,269	\$ 30,284	\$ 31650	\$ 28,690	\$ 26299	\$ 24,705 \$	\$ 28,186			Less Exec Risk	\$ 26,755	\$ 26,192	\$ 25,002	\$ 34,848	5 34,280	\$ 53,988	\$ 61.284	\$ 70,477	\$ 487,959			Loss Exoc Risk	\$ 81,904	\$ 180,810	179 152	\$ 85,901	\$ 34.575	\$ 2,173	\$ 6,314 £ 39.088	\$ 97,246	\$ 977,424			Leas Exec Risk	\$ 145,010	\$ 200,269	\$ 100,932	49,419	\$ 2401	\$ 49,419	\$ 95,000	1,150,993			Loss Exec Risk	\$ 242,174	\$ 295,750	\$ 290,536	\$ 246,066	\$ 145 010	\$ 91,087	\$ 15,653	\$ 2,074,899			Loss Exec Risk
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Scenario 5 Monthly and Dally Averages	# Collections	0	00	0	0	0	00	0	0	0	0	# 5 Less Baseline	0	2	2	2	4	4	4	4	0	#5 Loss #4	100		8							2	-0	#51.655#4	# 5 Loss Baselino		2	2	2	2	2	2	33	2	#5 Lass #4	9		6	0	4	40	13	4	σμ	9	#5 055 #4	# 5 Loss Baseline	
Buseline Scenario 4 Monthly and Dally Monthly and Dally Averages	# Collections	0	00	0	0	00	000	0	0	0	0	# 4 Loss Baselino	0	2	2	3	4	4	4	,		#42055#3	# 4 Less Basoline	17	60				-			2		#41058#3	#4 Less Baseline	,	2	2	2	2 2	22	2 2	93	+	# 4 Less # 3	-	ŀ	0 -	0+	4	7	=		@ u	1 1	#41089#3	١.	
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Baseline Monthly and Daily	Averages	Total Customers	Past Duo	9715	8903	8335	6970	6352	5522	4433	4095	5151				7237	8356	13489	16496	19516	25231	28084	28332	34447	20520				201.30	37608	27747	1805	0	64	3975	11558	28317	35812	0007			90790	31808	5206	0	158	5434	16696	40846	52019	23492				66466	68367	28097	٥	٥	0	103	4332	45300	24663			
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Baseline Monthly and Daliy Averages	M. Volume Writton- 00/1 00/1 00/1 00/2 02/2 02/2 02/2 02/3 01/3 01/3 01/3 01/3 01/3 01/3 01/3 01	0 18% (0 0 1	100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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Scenario 2 Monthly and Daily Averages	Consormer "Quanto" 375 375 381 381 462 472 472 472 472 472 472 472	1 1997. 1 1297. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Scenario 1 Monthly and Dally Averages	Ouskomer *Charnos* 375 375 381 381 415 415 417 417 417 417 417 41	200 200 200 200 200 200 200 200 200 200	14101 1520 1520 1630 1640 1640 1640 1640 1640 1640 1640 164
Baseline Monthly and Daily Averages	Cossomer **Coared** 375 375 375 376 376 475 475 475 475 477 477 477 477 477 477	15.00 10	13.75 20.75
Scenario 3 Monthly and Dally Averages	9.4 Monthly Volume Part Dus Pa	20174 20174	12 Less Basellino 0.0275 0.0
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Scenario 3 Monthly and Dally Averages	Total Customers Post Dias 10005 1000	1,252,17 1,252,17	12 Late Baselline 12 L
Sourario 2 Monthly and Dally Averages	Total Customors Post Dus 10430 8016 8016 8016 8016 8016 8017 8034 8034 6163 6165 8017 8018 8017 8018 8017 8018 8017 8018 8017 8018 8017 8018 8018	6.759 6.759 1.2169	2 2 Leas Elasolino # 5 Leas Elas
Execution Risk MODEL, OUTPUT SUM Sconario 2 Modelly and Daily Avorages	688 688 688 688 688 688 688 688 688 688		

Baseline Monthly and Dally Averages	M.Volume Virtion - 0.20%	1,225 0 1,325	0.45% 0.45% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05%	0.037 0.000	9,01 0 9,01 0 9,00 0 9,
Scenario 6 Monthly and Dally Averages	Cockenners **Cleanors***Cleanors****Cleanors************************************	427 427 536 536 536 536 647 647 647 647 647 647 647 647 647 64	1926/6 1938 1938 1939 1939 1939 1939 1939 1949 1950 1950 1950 1950 1950 1950 1950 195	18 (1989) 18 (1999) 18 (19	27.73 27.11
Scenario 5 Monthly and Daily Avorages		2 1, cos 4 4 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	### 1990 1990	1200 1200 1200 1200 1200 1200 1200 1200	2 102 1556 1556 1556 1556 1556 1556 1557 1556 1557 1557
Scenario 4 Monthly and Daily Averages	Customors "Otherwal" 375 376 377 378 412 412 415 415 415 416 520 520 520 520 641 520 641 641 641 641 641 641 641 64	# 4 1 1	(\$400 1850 1850 1850 1852 1852 1652 1652 1653 14165 83 #4165 83	1401 1419 1419 1419 1419 1419 1419 1410 1410	2102 1558 1558 1558 1558 2200 2200 2200 2200 1647 1628 1647 1628 1647 1647 1648 1648 1648 1648 1648 1648 1648 1648
Basoline Monthly and Dally Averages	Obstomes *Classed** 375 376 477 477 477 477 477 477 477 477 477 4	421 386 386 378 378 441 483 483 483 483 483 483 483 483 483 483	2000 2000 2000 1000 1000 1000 1000 1000	1075 20167 20167 2017 2017 1019 1019 1019 1019 1019 1019 1019 1	65502 65502 1000
Sconario 6 Monthly and Daily Averages	MARATHY VOLUME PARCIDAGE AND AND AND AND AND AND AND AND AND AND	22 22 22 22 22 22 22 22 22 22 22 22 22	1009- 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 57% 6 57% 6 57% 6 52% 6 52%
Scenario 5 Monthly and Dally Avorages	74 Monthly Volume Part Due 15 89% (4 34% (4 34% (5 37% (5 37% (1 34% (5 37% (5	22 21% 28 11% 28 11% 28 11% 28 11% 28 18% 29 18% 20 18% 20 18% 20 18% 20 18% 20 20% 20	1 000% 1 000% 0 000%	0 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	9 49% 10 27% 10 27% 10 04% 10 04% 11 05% 11 05% 12 05% 12 05% 12 05% 12 05% 13 05% 14 05% 14 14% 14 14% 14 14% 14 14%
Scenario 4 Monthly and Daily Averages	M. Monthly Volume Past Due of 58 09% 21 09%	22 74% 28	100% 100%	6 127% 6 127% 6 127% 6 127% 6 127% 6 127% 6 127% 6 107% 6 107%	9 495 10 72% 10 72% 10 04% 45 29% 45 29% 8 60% 8 60% 8 60% 10 00% 10
<u> </u>	g [[] [] []		11111111111111111	3111111111111111111	
Basoline Monthly and Da Averages	M. Monthly Volumo Part Dug 45 86% 51 37% 51 37% 51 37% 52 57% 17 32% 11 52% 11 10% 11 10%	22 74% 28 77% 28 77% 36 16% 43 16% 64 77% 64 45% 64 45% 66 47% 66 45% 66	76 60% 85 55% 44 66% 3 76% 0 00% 0 00% 114 47% 13 25% 24 73%	50 52% 5 3 44% 6 3 26% 6 0 00% 6 0 00% 14 55% 22 54% 22 65% 23 65% 23 65% 23 65% 23 65% 24 55% 25 65% 26 65% 27 65	67 66% 44 28% 56 67% 16 273% 10 00% 10 00% 10 00% 15 99% 15 99%
Sconario 6 Basoline Monthly and Daily Monthly and Da	\$ Peal One College	10.200.000 10.200.0000 10.200.000	100 100	\$ 5.00 500 500 500 500 500 500 500 500 50	10,12,10 10,020 10,0
Sconario 5 Sconario 6 Baseline Monthly and Dally Monthly and Dally Monthly and Dally Averages Averages	11,555 149,699 149,699 145,695 127,593 145,703 181,703 181,936	23 88 8 7 4 8 8 8 8 7 4 8 8 8 8 7 8 8 8 8	2555, 422, 525, 422, 525, 422, 525, 422, 523, 647, 542, 542, 542, 542, 542, 542, 542, 542	8928 928 928 352 362 362 362 563 510 503 510 6	119 222 222 222 222 222 222 222 222 233 23 2
Scenario 4 Scenario 5 Scenario 6 Basalina Monthy and Dally Monthy and Dally Monthy and Dally Averages Averages Averages	Mail Mail		7.002.34 5 7.002.34 5 7.003.45 7 7 7 7 7 7 7 7 7	SEGUID SEGUED S	13,000 to 13,000 to 10,107 (4) 13,000
4 Sconario 5 Sconario 6 Dally Monthly and Dally Averages Averages	SPORT DATE SPORT DATE SPORT DATE	Control Cont	13 15 15 15 15 15 15 15	200.447.07 \$ 50.000.241 \$ 50.0	251 (1844) 8 18,70,00 16 18,70,00 16 18,71,19 251 (1854) 8 18,70,00 16 18,70,00 16 18,71,19 252 (1852) 8 18,70,00 16 18,70,00 16 18,70,00 16 253 (1852) 8 18,70,00 17 18 254 (1952) 8 18,70,71,19 255 (1852) 8 18,70,71,19 255 (1852) 18 18 18 18 18 18 18 18 18 18 18 18 18
Baseline Scenario 4 Sconario 5 Scenario 6 Monthy and Dally Monthy and Dally Monthy and Dally Averages Averages	Total Curtomers SpearCoar	13 5 10 10 10 10 10 10 10	13 15 15 15 15 15 15 15	200.447.07 \$ 50.000.241 \$ 50.0	251 (1844) 8 18,70,00 16 18,70,00 16 18,71,19 251 (1854) 8 18,70,00 16 18,70,00 16 18,71,19 252 (1852) 8 18,70,00 16 18,70,00 16 18,70,00 16 253 (1852) 8 18,70,00 17 18 254 (1952) 8 18,70,71,19 255 (1852) 8 18,70,71,19 255 (1852) 18 18 18 18 18 18 18 18 18 18 18 18 18
Scenario 4 Scenario 5 Scenario 6 Monthly and Dally Monthly and Dally Averages Averages	SPORT DATE SPORT DATE SPORT DATE	13.22 13.2	10 0 0 0 1 1 1 1 1 1	6901 6854 \$5. 250.4477 \$1. 250.9410 \$1. 550.95110	251 (1844) 8 18,70,00 16 18,70,00 16 18,71,19 251 (1854) 8 18,70,00 16 18,70,00 16 18,71,19 252 (1852) 8 18,70,00 16 18,70,00 16 18,70,00 16 253 (1852) 8 18,70,00 17 18 254 (1952) 8 18,70,71,19 255 (1852) 8 18,70,71,19 255 (1852) 18 18 18 18 18 18 18 18 18 18 18 18 18

conarlo 3	Avorage FTE Cost 1 2 19 2 2 10	#3 Less #2	1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1 1 5 2 2 2 2 2 3 8 8 8 8 8 8 8 8 8 8 8 8 8 8	# 3 Less #2 5 (0.20)	1 58	1 139	139	130	137 #3Less #2	(0 66)	184	138	133	125	#3 Loss #2	1 80	1 40	137	132	124	137	(0 70) # 3 Less Basoline
Scenario 2 8	Cost per per per per per per per per per per	#2Less Baseline #3L	25. 10. 10. 10. 10. 10. 10. 10. 10. 10. 10	25 4 1 2 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	#2 Loss #1 #	158 5 135 5	139 5	139 5	130 S 130 S 132 S	137 \$	# 2 Loss Baseline # 3 Loss Bas	184 \$	129 \$ 136 \$ 133 \$	133 5	128 S 128 S 135 S	#2Less#1 # #3Less	180 \$	146 \$	137 \$	132 5	124 \$	111	10 70) \$
Scenario 1		# 1 Loss Baseline	1 55 1 50 1 50 1 45 1 84 1 84 1 84 1 84 1 84 1 84 1 84 1 84	128 8	#1 Loss Baselino	158 \$	133 5	139 5	130	\$ 137 5 (0 661 \$ #11.08# Basoline		1 141 5	129 8	133 8	126		180 \$	140 5	137 \$	132 8	124 5	137 \$ (070) \$	1111
Baseline	Avorago FTE Cost por Menual Fusiling 1 \$ 5 \$ 6 \$ 702 \$ 702 \$ 19 \$ 5 \$ 702 \$ 6 \$ 6 \$ 702 \$ 703		2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	5 1 1 98 1 1 98 1 1 9 5		\$ 243	\$ 2.12 \$ 1.89 \$ 2.13 \$ 2.05	\$ 202 \$ 203 \$ 192	5 191 5 191	204		\$ 2.27 \$ 2.27 \$ 2.11	\$ 198 \$ 212 \$ 204	\$ 201 \$ 203 \$ 192	\$ 192 \$ 205		\$ 272	2 2 11	\$ 2.12	201	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	206	
Sepnario 3 Monthly and Annual Totals	Mont Sarviose FTE Cost 10 059 10 050 10 050 10 050 11 150 11 150 10 050 10 050 11 150 11 150 11 150 11 150 11 150 11 150 11 150 11 150 11 150 11 150 11 150 11 150 11 150 11 150 11 150 11 150 11 150	#3 Less Baseline	5 10,081 10,688 10,688 5 13,078 5 13,602 5 13,602	\$ 12,344 \$ 12,344 \$ 13,179 \$ 17,271	# 3 Lass #2 \$ (19,820)	\$ (19 820) \$ 16 551 \$ 14.402	\$ 16,002 \$ 17,602 \$ 17,602 \$ 17,602	\$ 16,802 \$ 17,602 \$ 16,802	\$ 19,294 \$ 21,888 \$ 26,746	#3 Los	# 3 Less Baseline	\$ 27.466 \$ 19.705 \$ 20,665	\$ 20,300 \$ 20,840 \$ 21,214	\$ 21,877	\$ 27,078 \$ 33,033 \$ 279,475	# 3 Lose #2 (145,618)	2				\$ 35,673 \$ 44.097	#31.68	# 3 Less Baseline # (186,858)
Scenario 2 Monthly and Annual Totals	Client Services FTE (Cost 1995) 5 11089 5 1 1089	#2 Loss Baseline	\$ 10,861 10,695 10,693 13,607 5 13,607 5 13,000	\$ 12,344 \$ 12,344 \$ 13,176 \$ 17,271	#2 Loss #1 5 (19,820)	\$ (18,320) \$ 16,551 \$ 14,402	\$ 16,002 \$ 17,602 \$ 17,602	5 16 802 5 17 602 5 16,802	\$ 19 294 \$ \$ 21 388 \$ \$ 28,745 \$	\$ 217,764 \$ #2 Lose #1	# 2 Luss Baseline	\$ 27,489 \$ 19,705 \$ 20,665	\$ 20,300 \$ 20,940 \$ 21,214		\$ 27,078 \$ 33,033 \$ 279,475	#21.055#1	——	28 895			\$ 30,724 \$ 5 35,673 \$	#2 Le	# 2 Losa Baseling # 2 (186,858) \$
Second Besoline Second of American Second of American Amer	Client Savdeas FTE Cost S	#1 Less Basolino	10,881 10,881 10,881 10,881 10,688 13,602 13,602 13,602 13,602	\$ 12,344 \$ 12,946 \$ 12,946 \$ 17,271 \$ 17,271	#1Less Baseline	\$ (19,820) \$ 16,551 \$ 14,402	\$ 16,471 \$ 16,002 \$ 17,602 \$ 17,602	\$ 16,802 \$ 17,602 \$ 16,802	\$ 19,284 \$ 21,888 \$ 26,746	\$ 217,784 \$ (105,202) # 1 Loss Baseline	1406 3001	1.11	1 1 1 1	1.1.1	\$ 27,078 \$ \$ 33,033 \$ \$ 278,475 \$	# 1 0.05 Baseline		28,415	Ш		\$ 30,724 \$ \$ 35,673 \$ \$ 44,097 \$	Loss	\$ (186,858)
Basoline Monthly and Annual Totals	Client Sarvices FTE GII Control Sarvices FTE GII Control Contr		Loss Exec Rusk 10,688 10,688 10,698 5 10,698 13,607 5 13,602 5 13,602 5 13,602	\$ 13.785 \$ 18.084 \$ 24.815 \$ 24.815		Less Exec Risk \$ 25,489 \$ 24,003	\$ 25,146 \$ \$ 24,003 \$ \$ \$ 25,146 \$ \$ \$ \$ 25,146 \$ \$	\$ 24 003 \$ 25,632 \$ 25,375	\$ 28,106 \$ 32,153 \$ 38,585	322,986	della plat	\$ 39,948 \$ \$ 31,764 \$	\$ 31,204 \$ 32,690 \$ 32,690	\$ 33,284 \$ 32,587 \$ 32,987	\$ 40,748 \$ 49,629 \$ 425,093		Less Exec Pisk \$ 52,464	\$ 42,920 42,748	\$ 42,748	\$ 40,805 43,914 \$ 43,137	\$ 46,429 \$ \$ 51,181 \$ \$ 63,459 \$	\$ 553,338	Less Exac Risk
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Sconario 1 Monthly and Daily Averages	# Client Barvices FTEs 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	# 1 Loss Basolino	4 4 4 4 WIO O	10 0 0 0 T	#1Less Baseline	1 8	7 7	7	7 9 10	# 1 Lass Basolino		0 a 80	& & &	200	£ 22 6 4	#1 Loss Baseline	13		ΞΞ		12 12	#1 Less Baseline	
Basoline Monthly and Dally Averages	# Client Sarvices FTEs 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4		4 4 4 4 0 0 0 0	กษอดห		10	우 은 우 문	0 0 0	=27:			3 t) ti	5 22 23	2 2 2 2	92 22		20	5 5 5	17	17	23 29 8	18	
Scenario 3 Monthly and Dally Averages	7, Volume Written- 0.20% 0.27% 0.20% 0.20% 0.10% 0.11% 0.11% 0.01% 0.01% 0.01% 0.01% 0.01%	# 3 Loss #2 0 00% # 3 Loss Basoline	0 15% 0 19% 0 19% 0 29% 0 33% 0 33%	0 43% 0 31% 0 15% 0 00% 0 25%	# 3 Lose #2 -0 06% # 3 Lose Rosolino	0 00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.05%	0.04%	0 00% # 3 Less #2	#3 Loss Baselino	0.04% 0.04% 0.04%	0.04%	0.04%	0 04% 0 04% 0 04% 0 04% 0 04% 0 04%	# 3 Loss #2 -0.09%	0.06%	0.13%	0.26%	0.31%	%00 0 %00 0 %00 0 %00 0 %00 0	0 13% 0 00% # 3 Less #2	0 03%
Sconario 2 Monthly and Daly Averages	6 20% 6 27% 6 27% 6 27% 6 27% 6 28% 6 17% 6 17% 6 17% 6 00% 6 00% 6 00% 7	#2 Loss #1 0 00% # 2 Loss Baseline	0 15% 0 16% 0 18% 0 23% 0 23% 0 28%	0.43% 0.31% 0.15% 0.00% 0.25%	#2 Less #1 -0 00% # 2 Less Baseline	0 00%	0 03% 0 04% 0 04%	0.04%	0.04%	-0 04% #2 Loss #1	# 2 Loss Basolino	0.06% 0.04% 0.04%	0.04% 0.04%	004%	0.04%	#2 Loss #1 -0 09% # 2 Loss Baseling	%900	0 13%	0.26%	0.24%	%00 0 %00 0	-0 13% -0 06% #2 Loss #1	# 2 Loss Baseline
Execution Risk MODEL OUTPUT SUM Scenario 1 Monity and Dally Averages	M. Voluma Written. 0.07% 0.07% 0.02% 0.02% 0.02% 0.17% 0.11% 0.11% 0.07% 0.07% 0.07% 0.00%	#1 Loss Baseline	0 15% 0 16% 0 19% 0 23% 0 29% 0 33%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	#1 Loss Baseline	0.38%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 04% 0 04%	0 04%	-0 69% # 1 Less Basoline		0 06% 0 04% 0 04%	0000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	#1Lass Basalina	%800	0 17%	0 30%	0.35%	0.00%	0.20% 0.10% # 1 Loss Basoline	
Execution Risk MODEL OUTPUT SUR	(1908) (1908) (1908) (1908) (1908) (1908) (1908) (1908) (1908) (1908)		2000 2000 2000 2000 2000 2000 2000 200	2000 2000 2000 2000 2000 2000		2001	2001 2001 2001 2001	2001	2001			2002 2002 2002	2002	2002	2002 2002 2002		2003	2003	2003	2003	2003	conv	

Sconario 6	Average FTE Cost	per Manual Funding	2 02	199	900	2 03	1 96	1 98	90	141	127	181	#6 Less #5		# 6 Loss Baseline	1,68	1 65	150	145	181	179	168	207	138	2000	200	1000	#8 Less #5	(0 13)	# 6 Less Baseline		Ē	131	7	* 00	22	121	1 22	1 15	122	1,18	2 2	27 07	#6 Loss #5	(0.84)	#6 Loss Baselino	177	23	130	1 22	8 8	200	22	5 1 12	2 2	120	1 24	(0 13)	#0 Luss #3	# 6 Less Basoline			124	111	125	121	100	12	52	1 13	123	(0 18)	#6 Less #5	(0.84)	# 6 Loss Baseline	
Scenario 5	_	3	\$ 202	\$ 1 99					80			181	#5 Loss #4	+	# 5 Less Basoline		\$	\$	1 45				\$ 207					#5 Less #4	\$ (0.11)	#5Loss Baseline		1 69	138	200	30,7	200	148	1.46	\$ 145	\$	\$	۸.		#51,058 #	5	# 5 Less Baseline	1 83	137	133	\$	2		-	140		\$ 136	\$ 137	2000	S // OCBY	# 5 Lass Basell				2	\$	\$	\$ 142			131	30		#5 Loss #4	\$ (0.67)	# 5 Less Baseline	
Sconario 4	Average FTE Cost	per Manual Funding	\$ 202				9	5	000			5 181	# 4 Less # 3		# 41.ess Baseline	1 66	165	150	\$ 145	8	S	8	\$ 1.52	5	,,,	,		# 4 Loss # 3	\$ (0.20)	# 4 Less Basolina		1.58	3 135	600	30	2 7 7 7	191	139	\$ 127	\$	\$ 130	4		#41.655#3	(990)	# 4 Less Baseline	1 84	141	\$ 133	\$ 129	36	221	\$ 132	133	1 25	\$ 128	\$ 135	\$	1070	# 4 Less Baseline		200					1 32			\$ 129			#41.055#3	\$ (0.70)	# 4 Less Basoline	
Baseline	Average FTE Cost	per Manual Funding	2 02	1 99	300	\$0 c	\$ 1.96	\$ 196	1 80	141	\$ 127	181				1 46	1.65	\$ 150	\$ 145	\$ 181	62 1 28	\$ 168	170	198	1 82	22.0	,					\$ 243	\$ 225	2 12	200	506	\$ 202	\$ 203	\$ 182	\$ 189	161	600	* 0.04				896	\$ 227	\$ 211	86 1 8	2 12	204	\$ 203	192	98	\$ 192	\$ \$ 50				1	277	\$ 211	1 39	\$	~	2	0	\$	\$ 185 \$		•				
Scenario 6 Monthly and Annual Totals	Cliant Services FTE	Cost	\$ 9.601	\$ 10,607	10 698	11156	\$ 10,424	\$ 11.156	10,698	10 698	\$ 11,613	\$ 128,473	#6 Less #5		# 6 Loss Baseline	10.881	\$ 10,698	\$ 10,881	\$ 10,698	\$ 13,602	\$ 13,030	\$ 13,087	\$ 11,213	5 6,298	6 732	428 200	C 048	#6 Loss #5	\$ (43,194)	# 6 Loss Basoline	\$ (43,194)	\$ 6,858	\$ 6,981	7,544	2 544	2 544	5 7,201	\$ 7,750	\$ 7,612	\$ 9,041	\$ 9876	32 424	317,18	#6 Less #5	\$ (225,754)	# 6 Less Baseline	10 084	\$ 9.041	\$ 10,058	\$ 9,601	10,058	S 9 601	\$ 10,058	9,601	\$ 12,3/3	\$ 15,533	\$ 128,313	(13,819)	\$ (798.780)	# 6 Loss Baseline	(296,780)	14,093	\$ 12.573	12,002	\$ 12,573	\$ 12,573	12,002	\$ 12.687	\$ 14 207	\$ 15871	\$ 20.20B	\$ (23,843)	#6 Loss #5	\$ (389,832)	# 6 Lass Basoline	\$ (389,832)
Scenario 5 Monthly and Annual Totals	Client Sorvices FTE	Cost	10,008	\$ 10,607	10,698	11158	\$ 10,424	\$ 11,156	10,698	\$ 10,698	\$ 11813	\$ 128,473	#5 Less #4		# 5 Loss Basolno	10 884	\$ 10 698	\$ 10,881	\$ 10,698	\$ 13,602	\$ 13,030	\$ 13,087	\$ 11,213	5 7,029	8000	102.6	1805 PC)	#5 Less #4	\$ (41,148)	#5Less Baseline	\$ (41,148)	8,904	7,207	8,824	7 006	2 041	8,778	\$ 9270	109.6	\$ 10,333	\$ 11,396	19,000	1404 604/	#5 Less #4	\$ (208,735)	# 5 Less Baseline	13 567	1 109 6	\$ 10,333	\$ 10,150	10,470	87.78	\$ 11,373	\$ 12,002	13 865	\$ 17,511	\$ 142,132	\$ (137,343)	\$ (282.981)	# 5 Less Basolina	\$ (282,961)	00000	\$ 13,922	\$ 14,402	\$ 15,088	15,088	14,40Z	14.402	\$ 16,471	\$ 18,105	22,808	(179,131)	#5 Loss #4	\$ (365,989)	# 5 Less Baseline	\$ (365,989)
Sconario 4 Monthly and Annual Totals	Cliont Services FTE	Cost	10 056	\$ 10 607	10,698	11 456	\$ 10,424	\$ 11.58	10,698	\$ 10,698	\$ 11,613	\$ 128,473	# 4 Lass # 3		# 4 Loss Basoline	10 881	\$ 10,698	\$ 10,881	\$ 10 698	13,602	\$ 13,030	\$ 13.087	\$ 12,344	\$ 12,916	13,1/9	454 888		# 4 Loss # 3	\$ (19,820)	# 4 Less Baseline		\$ 16.551	14,402	10000	17 800	\$ 17 602	\$ 18 802	\$ 17.602	\$ 16,802	\$ 19,294	\$ 21,888	20/45	***************************************	# 4 Loss #3	\$ (105,202)	# 4 Loss Baseline	5 77 ARR	\$ 19,705	\$ 20 565	\$ 20,300	20,940	\$ 19.477	\$ 21,877	\$ 22,837	\$ 27.078	\$ 33,033	\$ 279,475	2	(145,618)	# 4 Lass Baselino		20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$ 28,415	\$ 26,780	\$ 27,661		28.780				368 480		#41099#3	\$ (186,858)	# 4 Less Baseline	
Baseline Monthly and Annual Totals	Client Services FTE	Cost	5 9 801	\$ 10,607	869.01	11 158	\$ 10,424	\$ 11156	10,698	10,698	\$ 11,613	\$ 128,473				1.055 EXBC 105K	\$ 10 698	\$ 10,881	\$ 10 698	13,602	\$ 13,030	\$ 13,087	13,785	18,094	18,837	174 484					Loss Exec. Risk	\$ 25,489	24,003	20,146	24 446	\$ 25 148	\$ 24,003	\$ 25 832	\$ 25,375	\$ 28,106	\$ 32,153	200,000	0001770			Lace Even Dieb	LOSS EXOC 10SK	\$ 31.764	\$ 32,690	\$ 31,204	32,690	31.204	\$ 33,581	\$ 32,987	\$ 40.748	\$ 49,629	\$ 425,093				Less Exec Risk	12020	\$ 42.748	\$ 40,805	\$ 42.748	\$ 42,748	40,605	\$ 43.137	\$ 46,429	\$ 51,161	851,138					Less Exec. Risk
Scenario 6 Monthly and Dally Avorages	# Cilent Survices	FTES	4	4	*		4	4	*	4	47	4	#6 Loss #5	٥	# 6 Loss Baseline		7	4	-	5		5	7	2	7	,	-	#6 Less #5	,	# 6 Less Baseline				,	,	, [9	F	67	Ą	4	,	,,,,	#6 Less #5	.7	# 6 Less Baseline		,,,,	4	-7	•		4	-4		9	4	48 1 000 48	-40	# 6 Loss Baseline			9	9	2	\$		2	9	9		4	#6 Loss #5	-13	# 6 Less Basoline	
Scenario 5 Monthly and Dally Averages	# Clent Sarvices	FTES	4	4		4	4	4			4	4	#5 Less #4	٥	# 5 Loss Basoling	4	*	4	4	3	5		*	2	2	,	-	#5 Loss #4		# 5 Less Baseline		7		5	-		4	7	4	7	5		, ,	#5 Less #4		# 5 Loss Baseline	-	,	4	4		4	4	5	9	9		ME 000 W	6	# 5 Less Baseline	-		2	g	9	9	6		9	,		9	#51ess #4	-12	# 5 Less Baseline	
Scenario 4 Monthly and Daliy Avorages	# Client Services	FTEs	4	4	-	7	4	4	4	-	Þ	+	#4 Loss #3	o	#4 Less Baseline	T T		4	***************************************	2	5	<u> </u>	2	2			,	# 4 Luss # 3	٠,	# 4 Less Basoline		,	9		-	,	,	,	,	7	8		,	#4L058#3	.3	# 4 Less Basoline	10	8	8	8	8		8	6	-	12	8	# A J new # 2	2	# 4 Loss Baselino	4.9	=======================================	-14	=	=		=	=	12	4 4	12	0	#4Less#3	9-	# 4 Less Baselina	
Baseline Monthly and Daily Avorages	# Client Services	1	4	7	*	7	4	4	*	7	4	4				4	7	4	4	9	5	9	2	-	0							9	2 9	2 5	9	92	10	ş	10	1	13	**					15	53	5	13	2 22	13	13	13	91	18	14				00	1,1	17	17	17	17	17	4	18	30	\$ 82					
Scenario 5 Scenario 6 Monthly and Dally Monthly and Dally Avorages Avorages	% Volume Written-	DIO.	0.27%	0.22%	0.20%	0 17%	0,16%	0 13%	0.11%	0.07%	0.07%	0.16%	#6 Loss #5	0.00%	# 6 Less Baseline	0.15%	0 16%	0 19%	0.23%	0.33%	0.39%	0.42%	0.38%	%000	0,000	0 24%	0.04%	#6 Loss #5	-0 10%	# 6 Loss Baseline		%000	0000	0.03%	0.00	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	7100	%00 0	#6 Loss #5	-0.13%	# c Loss Buseline	0.06%	0.04%	0.04%	0.04%	0.04%	0 05%	0.04%	0.04%	%500	0.04%	0.04%	46 i nee #5	%60 Q-	# 6 Loss Baseline	O DON	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	-0.09%	#61.059 #5	-0 06%	# 5 Less Basoline	
	% Volume Written-	IIO O	0.27%	0.22%	0.20%	0.17%	0.16%	0 13%	0.11%	0.07%	0.07%	0.16%	#5 Less #4	%00 o	# 5 Lass Basolino	0 15%	0 16%	0 19%	0.23% 0.23%	0 33%	0 39%	0 42%	0.43%	0.31%	0.00%	0 25%	%00 O	#5 Loss #4	-0.06%	# 5 Lose Baseline	1	9000	2000	0.000	0.04%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%	2000	#5 Lass #4	-0 13% -0 13%	# 5 Less Basoling	%900	0.04%	0.04%	0 04%	004%	0.04%	0.04%	0 04%	0.04%	0.04%	0.00%	#5 055 #4	%60 O-	# 4 Less Basoline # 5 Less Basoline #	0.066	%200	0 13%	0.20%	0.28%	0.29%	0 24%	%90.0	%00.0	%000	0 13%	2000 200%	#5 Loss #4	0.03%	# 5 Loss Baseline	
Monthly and Daily Averages	% Voluma Written.	Off	0.30%	0.22%	0.20%	0 17%	0.16%	0 13%	0.09%	0 07%	0.07%	0.16%	#4 Less #3	0.00%	# 4 Lass Basoline	0.15%	0 18%	0 19%	0.23%	0 33%	0 39%	0.42%	0 43%	0.31%	2000	0.25%	7,000	#4Loss#3	%90 O-	# 4 Less Basoline	10000	8,000	2000	0.04%	0.04%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%	7,000	%000	# 4 Loss # 3	-0 13%	# 4 Loss Baseline	%90 0	0.04%	0.04%	0 04%	0.04%	0.04%	0.04%	8 8 8	0.04%	0.04%	0.00%	#41055#3	-0.09%	# 4 Less Basolino	0.08%	0.07%	0.13%	0.20%	0.28%	0.28%	0.24%	0.06%	%00 0	%000	0 13%	0 00%	# 4 Loss # 3	0.03%	# 4 L085 BASOIITO	
MODEL CUTPUT SUM		Year	1999	1999	1999	1999	1999	1999	1989	1999	1999	1999				2000	2000	2000	0002	2000	2000	2000	2000	0002	0000	2000					1400	1000	1000	2001	2001	2001	3001	2001	3001	2001	2001	2001			-		2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002				2003	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003					

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Scenario 1 Monthly and Dally Averages	# File / Mail / Imaging # File / Mail / Imaging # File / Mail / Imaging	F. E.S	2	-	5	13	13	2	18	2	15	15	14	W. t. Com Described	al respondent		3	2 5	-	11	43	42	01	16	24	29	19	0	# 1 Loss Baseline			25	24	27	82	27	\$16	e.	92	z	2	30	0	# 1 Less Baseline			35	34	35	35	9,9	38	37	g	45	69	Š.	# 4 Core Grantino	+			45	40	44	200	AA	45	47	9	35	62	74	20	a	#1 Less Baseline		+
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Haraily and Annal Monthly and Annal Monthly and Annal Monthly and Annal Monthly and Annal Totals Totals Totals Totals	1	Funding Error Rate	0 13%	0.15%	0.15%	0 15%	0.15%	9610	0.16%	0 18%	0.21%	0.25%	0.16%	W 2 / On #2	0.00%	# 3 Less Baseline	0 19%	0.30%	0.20%	0 17%	0.17%	0 16%	0.178	0 13%	0.14%	0 14%	0.17%	0.00%	27 688 17	#31 ass Recolling		0 12%	0 13%	0 14%	0.13%	0 12%	0 12%	0.13%	0 14%	0 15%	0.14%	0 13%	0.90%	# 3 Loss #2	# 3 Loss Banding	Allingon Dood of a	0 10%	0 13%	0 14%	0 14%	0 15%	0 14%	0 14%	0 14%	0 15%	0 16%	0 14%	0.00%	0.00%	#3 Loss Basoline		0.11%	0 12%	0.4462	0 13%	0.14%	0 14%	0.14%	0 15%	0 16%	0.15%	0.15%	0.14%	0 00%	# 3 Loss #2	# 3 ose Recolled	A Lune Deputies
Scenario 2 Monthly and Annual Totals		Funding Error Kate	0 13%	0.15%	0.15%	0 15%	0.15%	0.15%	0.16%	0.18%	0.21%	0.25%	0.16%	W21 005 #4	0.00%	#2 Luss Basoline	0.19%	0.3000	0.20%	0.17%	0 17%	0.16%	0.17%	0.13%	0 14%	0 14%	0.17%	0.00%	#2 LOSS #1	# 2 toss Basolino		0 12%	0 13%	0.14%	0.13%	0.12%	0.126	0 13%	0 14%	0.15%	0.14%	0 13%	0.00%	#2 Less #1	# 2 per Borollan	District of the Control of the Contr	0 10%	0 13%	0 14%	0 14%	0 15%	0 14%	0 14%	0 14%	0 15%	0.16%	0 14%	0.00%	0 00%	#2 Less Basoline		0.11%	0.12%	0.44%	0 13%	0.14%	0 14%	0 14%	0.15%	0 16%	0.15%	0.15%	0.14%	V.00 0	#2 Loss #1	# 2 Loss Basalina	# Chuor uneview
Scenario 1 Monthly and Annual Totals	,	Funding Error Rate	0 13%	0.13%	0.15%	0.15%	0.15%	% CL 0	0 16%	0 18%	0.21%	0.25%	0.16%	W f Lore Danning	4 1 F000 1000 1110		0 19%	0 200/	0.20%	0.17%	0 17%	0 16%	0.17%	0 13%	0 14%	0 14%	0.17%	0.01%	# 1 Leas Busoline			0.12%	0 13%	0 14%	0.13%	0.12%	0 12%	0 13%	0 14%	0 15%	0 14%	0.13%	0.00%	#11.059 Baseline			0 10%	0 13%	0 14%	0 14%	0 15%	0 14%	0 14%	0 14%	0 15%	0 16%	0 14%	# 1 oce Bassins	Dilling of the Land			0.11%	0.12%	2010	0 13%	0 14%	0 14%	0 14%	0.15%	0 16%	0 15%	0.15%	0.14%	%00 0	#1 Less Basoline		
Baseline Monthly and Annual Totals	1	Funding Error Kate	0 13%	0.15%	0 15%	0 15%	0.15%	0 10%	0 18%	0 18%	0.21%	0.25%	0.16%				0 19%	2000	0.20%	0.17%	0.17%	0 16%	0.17%	0 15%	0 14%	0 16%	0.17%					0 12%	0 12%	0.13%	0 13%	0.53%	0 13%	0.14%	0 15%	0.15%	2010	0 14%					0.11%	0 12%	0 13%	0 13%	0.14%	0 13%	0.14%	0 15%	0 15%	0 16%	0.14%					0.11%	0.75.0	0.13%	0 13%	0.13%	0 13%	0.14%	0.14%	0.15%	0.15%	0 16%	0.14%				
Scenario 3 Monthly and Dally Ayerages	# Manual Funding	Keduosts	106	123	124	122	127	123	137	27	174	211	137	# 2 Geo #2	0	#3 Loss Baseline	162	200	021	167	173	168	487	210	238	288	188	0	2 2 1080 #7	#3 Less Baseline		242	245	274	57.9	27.3						305	0	1	#3 ote Recelled		343	322	357	363	368	358	384	396	498	598	398	#31086 #2	0	# 3 Loss Baseline		445	22	473	464	480	467	495	514	570	638	758	916	0 # 3 0	# 3 Less #2	# 3 Loss Basolina	
Scenario 2 Monthly and Daily Averages	# Manual Funding	Kaduests	901	123	124	122	127	35	137	155	174	211	137	#21 acc #1	0	#2 Less Basaline	29.	8 8	120	187	173	289	187	210	238	288	188	0	#4 LUBS #1	# 2 Loss Baseline		242	245	274	0/2	2//3	274	293	305	342	300	305	0	#2 Less #1	#21 ase Rosalina		343	322	357	363	368	358	381	396	498	595	398	#21 OKE #1	o	#2 Loss Baseline		445	350	473	464	480	467	495	514	670	638	758	200	#2 On #4	#2 L689 #1	# 2 Loss Basolina	
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Exception Risk MODEL QUITPUT SUM Baseline Scenario 1 Scenario 2 Monthly and Daily Monthly and Daily Averages Averages Averages	*	19091	1900	1999	6661	1989	9661	1989	1999	1999	1999	1990	8681				2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000					2001	1000	1002	2001	2001	2001	2001	2001	2001	2001	2001					2002	Z00Z	2002	2002	2002	2002	2002	2002	2002	2002	7007			1	2000	2000	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003	-				

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Scenario 5 Monthly and Dally Averages	# File / Mall / Imaging	5	14	13	13	5 5	4	5)	45	15	0	#5 Less #4	# 5 Lock Basoline	15	17	- 12	/:	13	91	25	24	29	à	#5 1.068 #4	0	#5 Loss Basaline	36	222	27	28	27	27	59	8	30	47	30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	#5 Loss Baseline	1	3)	35	38	36	35	37	88 F	49	8 2	0	#5 Less #4	# 5 Less Baseline		45	40	45	44	46	47	48	25	77	S	0	#2 Less #4	# 5 Less Baseline	
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Sconario 6 Monthly and Annual Totals		- unding Error Kate 0 13%		0.15%	0.15%	0 15%	0 18%	0.16%	0.21%	0.25%	7,00 0	#6 Less #5	# 6 / asa Recaling	0 19%	0.20%	%02.0	017%	0 16%	0 17%	0 13%	0 12%	0 13%	0.00%	# Less #5	-0.01%	# 6 Loss Basoline	1957.0	0 13%	0 13%	0 13%	0 13%	0 13%	0 14%	0 14%	0 14%	0 14%	0 13%	0.00%	0000	# 6 Less Baselino	25.0	0 13%	0 13%	0 13%	0 13%	0 13%	0 13%	0 14%	0.14%	0 15%	-0.01%	#6 Less #5	# 6 Loss Baseline		0 11%	0 12%	0 13%	0 13%	0 13%	0 14%	0 14%	0 15%	0 14%	0 13%	0.00%	#6 Less #5	# 6 Leus Basoline	
Scenario S Monthly and Annual Totals		Funding Error Rate	0 13%	0 15%	0.15%	0 15%	0 16%	0 16%	0.21%	0.25%	0 16%	#5 Loss #4	# 51 oce Bacoline	0 19%	0.20%	0.20%	0 17%	0 16%	0.17%	0 13%	0 13%	0 14%	0 16%	#5 Loss #4	-0.01%	# 5 Less Baseline	70.4400	0 13%	0 13%	0 13%	0.13%	0 12%	0 13%	0 12%	0 14%	0 14%	0 13%	0 00%	0.01%	#5 Loss Baseline	1000	0 13%	0 14%	0 14%	0 15%	0.54%	0 14%	0.13%	0 14%	0 15%	%00.0	#5 Loss #4	# 5 Less Baseling		0 12%	0 14%	0 13%	0 12%	0.13%	0 13%	0 14%	0 14%	0 14%	0 13%	0.01%	0.00%	# 5 Loss Basaline	
Scenario 4 Scenario 5 Monthly and Annual Monthly and Annual Totals Totals		Funding Error Rate	0 13%	0 15%	0 15%	0.16%	0 16%	0 16%	0.21%	0.25%	0 16%	# 4 Loss # 3	# 4 / ass Recolling	0 19%	0.20%	0.20%	017%	0 16%	0.17%	0.14%	0 14%	0 14%	0.17%	# 4 Loss # 3	-0.01%	# 4 Luss Basoline	0.420	0 13%	0 14%	0 13%	0.12%	0.12%	0 13%	0.14%	0.15%	0.15%	0 13%	000%	7,000	# 4 Loss Baseline	0.400	0 13%	0.14%	0.14%	0 15%	0 54%	0 14%	0.15%	0.15%	0 16%	0 00%	# 4 Loss # 3	# 4 Less Basolina		0 11%	0 14%	0 14%	0 13%	0.14%	0 14%	0 15%	0 16%	0 15%	0 14%	0.00%	000%	# 4 Less Batelino	7
Baseline Monthly and Annual Totals		Funding Error Rate 0 13%	0 13%	0 15%	0 15%	0 15%	0.68%	0 16%	0.18%	0.25%	0 16%			0 19%	0 20%		1					0 16%	1				0.408/	0 12%	0.13%	0.13%	0.13%	0 13%	0 14%	0.15%	0.15%	0 16%	0 14%				0 446	0 12%	0 13%	0 13%	0 14%	0 13%	0 14%	0.15%	0.15%	0 16%	0.1474				0 11%	0 13%	0 13%	0 13%	0.13%	0 14%	0.14%	0 15%	0 16%	0 14%				1
Scenario 6 Montitiy and Dally Avorages	# Manual Funding	Requests	110	123	122	127	131	137	27.	211	43,	#6 Less #5	# 61 oce Recolling	150	168	170	167	168	179	105	119	144	700	#6 Loss #5	98-	# 6 Loss Baseline	164	123	137	139	138	137	146	152	I/L	233	153	0 #6 oee #5	-153	#6Loss Basoline	1	191	179	181	184	179	190	196	249	298	0	#6 Less #5	# 6 Loss Baselino		222	233	236	232	240	248	257	205	379	258	0 0	-258	#6 Loss Baselino	
Scenario 5 Monthly and Dally Averages	# Manual Funding	Roquests	110	123	122	127	137	137	2 2	211	137	#5 Less #4	# 5) one Basaline	162	168	170	187	168	179	105	119	144	351	#5 Loss #4	-36	#51.ass Baseline	121	123	137	139	138	137	146	152	194	233	153	45 oce #4	-153	#5 Loss Basoline	173	191	179	181	184	179	190	221	249	298	П		وا		222	252	236	232	233	248	257	285	379	258	258	-258	# 5 Loss Basolino	A
Scanario 4 Monthly and Dally Averages	# Manual Funding	Roduests	110	133	122	127	3 5	137	128	2112	137	# 4 Loss # 3	# 41 oce Recolling	162	169	170	167	168	179	210	238	288	200	# 4 Loss # 3	o	# 4 Less Baseline	24.0	245	274	278	283	274	293	305	387	466	305	# 4 oce # 7		# 4 Loss Baseline	276	322	357	363	368	358	381	442	498	395	0	#41,058#3	# 4 Loss Baseline		445	465	473	464	467	485	514	570	758	516	0 4 4 1 000 # 2	0	# 4 Less Basolina	
Baseline Monthly and Dally Averages	Bull	Requests		123	122	127	3 2	137	177	211	137			162	168	170	191	168	179	210	238	288	188				27.0	245	274	278	263	274	293	305	387	466	305				277	322	357	363	368	358	381	442	498	398					445	466	473	464	467	495	514	570	758	516				
Sconario 6 Monthly and Daily Averages	Cllent	Hiring Trigger	0	2	3	2	26	6	2	3	200	#8 Loss #5	# 8 / ccs Bacolino	6	3	2	2	2	6	1	1	2	*	#6 Less #5	0	# 6 Loss Baseline	-		o			0	2	2	-	-	-	#61 ose #5	٥	# 6 Less Baseline	-		0	0 0	0	o	0,	-	2	-	ξ.	#6 Loss #5	# 8 Loss Baseline	11	-		o		0	2	3	-	2	-	UR ose #4	90	# 6 Less Basoline	
Scenario 5 Monthly and Dally Averages		HILING TRIGGOF	0	2	3	2	360	6	2	3	200	#2 Loss #4	# 5! ges Batoling	3	3	2		2	3	-	0	-	,	#5 Loss #4	0	#5 Loss Baseline	Ì	0	-	7		2		0	-		7	#5 ose #4		# 5 Loss Bissolina	-		2		2	-	-	2		-		-	# 5 Lose Basoline #61.		2	,	g		0	0	ō		2	0	45 05 #4	-4	# 2 Loss Basolina # 6 L	
Scenario 4 Scenario 5 Monthly and Dally Monthly and Dally Averages	Cliont Sarvices FTE	Hiring Trigger	0	2	, 69	2	2	3	2	3	-	#41.055#3	1.	2	3	2	2	2		2		-	-	# 4 Loss # 3	o	# 4 Loss Baseline #5 Loss Baseline	,	o	-			0	a		7	3	-	#41.095.#3		# 4 Less Basoline	-	0	2		2	-	2,	26.	2	2	0	Т	# 4 Less Baseline	7	6	2	-		7	2	3	6	3	2	# 41 055 #3		# 4 Less Baseline	1
Basuline Monthly and Dally Averages	Cliont Services FTE	Hiring Trigger	a	2	3 6	2	2	3	2	3	2			1	9	2	,	2	6	2	2	2	,				-	0	0		0	0	2	6	2	3	-					0	0		0	0	25		2	,-						0	0	0	0	2	3	5	3	-				
MODEL OUTPUT SUM		1999	1999	1999	1999	1999	1889	1999	1999	1999	1888			2000	2000	2000	2000	2000	2000	2000	2000	2000	4000				2001	2001	2001	2001	2001	2001	2001	2001	2001	2001	2001				2006	2002	2002	2002	2002	2002	2002	2002	2002	2002				2000	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003				

Sognario 3	Operations PTE Cost	- 1	0.08%	9/50 0	0.05%	0.04%	0.04%	0.04%	0.04%	0.03%	0 03%	0000	# 3 Loss #2	# 3 Loss Rasolina		0.04%	0.04%	0.04%	0.04%	0.04%	004%	0.04%	0.04%	0 03%	0.04%	2000	# 31.055 #2	#3 Loss Baseline		%600	0.03%	0.02%	0 03%	0.03%	0 03%	003%	0.03%	0.02%	0 02%	0.03%	#31 958 #2	200%	# 3 Loss Basoline	, aca	%20 0	0 02%	0.02%	0.02%	0.02%	0 02%	0.02%	0.02%	0.02%	0.02%	# 3 Less #2	-0.01%	# 3 Lose Basoline	0.05%	%20.0	0.05%	%200	0.02%	0.03%	0 03%	0 03%	0.02%	0.02%	0.02%	0.00%	001%	#3 Less Baseline	
Scenario 2	A Operations FTE Cost	Volume	9,900	0.05%	0.05%	%500	0.04%	0.04%	0.04%	0.03%	0.00%	0000	#2 Loss #1	# 2 Long Rasolina		0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	003%	0.04%	000%	#7 FBSB #1	# 2 Less Basoline		0.04%	0 03%	00Z%	003%	%600	0 03%	0.03%	0.02%	0.02%	0.02%	0.03%	#21.658.81	-0.01%	#2 Less Basoline	10000	002%	0.02%	0.02%	0.000	0 03%	0.02%	0 02%	0.02%	0.02%	0.02%	#2 1,058 #1	-0.01%	# 2 Loss Baseline	0.02%	%200	0 02%	0.02%	0 05%	0.03%	0 03%	0 03%	0.03%	0 02%	0.02%	40 lose #1	-0.04%	#2 Less Baseline	
Scenario 1	Operations FTE Cos	Volume	0.05%	%500	0.05%	0.04%	0.04%	004%	0.04%	0.03%	0 03%	0 00%	# 1 Loss Baseline			0.04%	0.04%	0 04%	004%	0.04%	2000	2000	0.04%	0 03%	0 04%	0000	# 1.085 DBJ4110			%900	%50.0	0.04%	0 03%	0.03%	0.03%	0.03%	0 03%	0.03%	0.02%	0 03%	#1 Losa Baseline			20.00	0.03%	0.03%	0 03%	0.02%	0.02%	0.03%	0 03%	0.02%	0 05%	0.03%	#1 Lass Baseline			%60.0	0.02%	0.02%	0 02%	0 03%	0.03%	0.03%	0 04%	0.04%	0 03%	0 03%	# 11 ass Baseline			
Baseline	Operations FTE Cost	Volumo	9000	0.05%	0.05%	0.04%	0.04%	0.04%	0 04%	0.03%	0.03%					0.04%	0.04%	0.04%	0 0 4%	0.04%	0 04%	2000	0 04%	0.03%	0.04%					0.05%	0 05%	0.00%	0 06%	0.04%	0.03%	0.03%	0.02%	0.03%	0 03%	0.04%				O OFFIL	0 05%	0.04%	%900	0.03%	0.02%	0.02%	0 02%	9600	0 03%	0.03%				0.04%	0,04%	004%	004%	%\$00	0.03%	0.03%	0.02%	0.02%	0.02%	0 03%				
Scanario 3 Monthly and Annual Totals		Total FTE Cost	\$ 103.871	\$ 106,467	\$ 99,589	\$ 101,616	\$ 84811	108 801	\$ 104,988	100,900	111 570	\$	# 3 Loss #2	# 3 Loss Baseline	,	\$ 100,151	\$ 110,453	\$ 105 352	\$ 124.341	\$ 115,352	119.822	148 911	\$ 151.182	\$ 179,316	1,511,311	\$ 200.00	1 3 LUBU #2	# 3 Loss Baseline	\$ (57,880)	\$ 164,087	\$ 121,355	130,389	156 997	\$ 150,035	36,548	157 473	\$ 169 712	\$ 172.211	241,915	1,898,321	# 3 Less #2	\$ (789,729)	# 3 Less Baselino	(799,729)	\$ 188,179	\$ 198,954	189,253	\$ 200 cel	\$ 211,457	\$ 217,849	210,962	\$ 281,232	\$ 314,664	\$ 2,65/,301	#31.688#2	\$ (913,705)	\$ (913,705)	\$ 279,979	\$ 217,498	\$ 214,777	301 683	\$ 346,572	\$ 353,883	399.481	381,011	\$ 360,753	\$ 410,559	3,888,047	# 3 Loss #2	\$ (1,324,568)	#3 Less Baselino	(1,344,340)
Scenario 2 Monthly and Annual Totals		Total FTE Cost	103 674	\$ 106 467	\$ 89,589	\$ 101,616	\$ 94,811	88.801	\$ 104,988	\$ 100.900	111,570	\$	#2 Lass #1	# 2 Loss Baselina		108,151	\$ 110,453	105.352	5 124 341	\$ 115,352	\$ 119,822	148.911	\$ 151.182	\$ 179,316	1,511,511	(34,000)	\$ 157 8801	# 2 Less Baseline	\$ (57,880)	\$ 165,049	\$ 121961	800'051 S	\$ 156,333	\$ 148,956	135,601	221 751	\$ 166,693	\$ 174,492	243,317	1,911,527	#2 Loss #1	(788,523)	# 2 Loss Baseline	(788,523)	\$ 188,428	\$ 199.286	189 502	\$ 223,142	\$ 213 208	\$ 220,420	213 135	\$ 238,554	324,477	\$ 2,654,390	#2 Loss #1	\$ (916,617)	\$ (916,617)	\$ 294,113	230,445	229,177	\$ 280,390	\$ 311,633	\$ 366,438	414.678	405,743	373,254	405,051	3,948,939	#21.088 #1	\$ (1,261,675)	# 2 Less Baseline	(1,evi,pror)
isline Scenario Scenario Scenario Scenario I		Total FTE Cost	103,671	\$ 106,467	\$ 99,589	\$ 101,616	5 94,811	38,801	104,988	\$ 100,900	1 235 896		#1 Less Baseline			\$ 102,720	\$ 110,453	105,352	124.341	\$ 115,352	\$ 119,822	158.088	\$ 160,047	\$ 188,910	1,545,511	\$ (23,880)	P. Press Charging		\$ (23,880)	\$ 198,104	236,310	230,057	\$ 156,302	\$ 151,078	140,820	174.090	\$ 189,390	\$ 190 610	230,279	\$ (446.343)	# 1 Lass Basalino			(446,343)	\$ 216,270	\$ 229,935	219 567	\$ 222 184	\$ 202,263	\$ 242,718	239,320	\$ 282,310	317,803	\$ (687,588)	#1 Less Basolina		(687,556)	303,413	228,774	287 405	332,743	381,791	\$ 405,909	485,735	223,697	573,869	617,517	4,969,882	#1 Loss Baseling		1000	legar rate
Baseline Monthly and Annual Totals		Total FTE Cost	103.671	106,487	\$ 99.569	\$ 101,616	\$ 94.811	20000	104 988	100,900	111,570				Loss Exoc. Risk	102.720	\$ 110,453	105,352	\$ 124,341	\$ 115,352	119,822	\$ 164,121	\$ 187,356	\$ 197,084	1,569,391				Less Exec Risk	\$ 209,024	248 193	320 691	\$ 280,149	\$ 222,379	137 649	\$ 154.886	\$ 168,143	\$ 203 811	269 211	000'060'7				253 510 S	\$ 376,339	\$ 396,085	328,986	\$ 233,680	\$ 180,686	\$ 178,915	274 158	\$ 320,866	423,155	2,371,007			Less Exec. Risk	435,582	445 471	549.692	\$ 550,752	\$ 504,167	\$ 425,028	392,983	324 849	330,789	381,111	5,210,613			Con Pues Diel.	Page type tage
Scenario 3 Monthly and Annual Totals	File / Mail / Imaging	FTE Cost	\$ 21.965	\$ 21,382	20 874	\$ 20.871	\$ 19,922	27,265	\$ 24,082	\$ 22.987	\$ 25,176		#3 055 #2	#3 Less Basoling		\$ 23.038	\$ 26,898	26.177	\$ 27,883	\$ 25,815	28.911	33,867	34,861	\$ 48,466	355,200	# 3 occ #2		#3 Less Basoline		\$ 40,504	37,391	000 07	\$ 43,551	45,168	46.843	\$ 46.563	\$ 54,742	\$ 59,203	570 064	100,000	# 3 Loss #2	\$ (1,994)	#3 Less Baseline	109800	\$ 48,021	\$ 55,980	56 734	\$ 57.737	\$ 53,525	\$ 59.775	29,385	75,047	98,652	\$	#3 Loss #2	# 3 Ace Onnelles	\$	72,270	61454	120.69	71,028	73,482	68,197	76.375	88013	94,561	123,728	780'000	# 3 Loss #2		# 3 Leas Baselino	
Scenario 2 Monthly and Annual Totals	File / Mail / Imaging	FTE Cost	\$ 21,965	\$ 21.382	19 822	\$ 20,871	19,922	20073	\$ 24,082	\$ 22,987	\$ 25 176		#2 Less #1	# 2 Less Basolino	\$	\$ 23,038	\$ 26,996	26,177	\$ 27 883	\$ 25,815	28 774	33,867	34,861	\$ 48,468	355,200	#21 pag #1		#2 Less Baseline		\$ 40,504	37,384	\$ 40,420	43,551	45,168	4 950 8 843	\$ 48,563	\$ 54,742	59,203	7 123 KTR 061		#2 Less #1	(1,994)	# 2 Loss Baseline	658.99	48,021	55,980	55 734	57.737	53,525	59.775	009'69	75,047	298,652	500,000	#2 Lose #1	#21 ose Busolina		72.270	21 454	220.69	71,028	73,482	68 197	75,375	88.013	84,561	123,728	765 458	#2 1.055 #1		# 2 Loss Baseline	
Scenario 1 Monthly and Annual Totals	File / Mail / Imaging	FTE Cost	21,985	\$ 21,382	19,922	\$ 20,971	19,922	97 A76	24,082	\$ 22,987	265.702		# 1 Loss Baseline			\$ 23,038	\$ 26,996	7,197	27,883	25,815	28,911	33,867	34,861	48,466	355,200	# 1 Loss Baseline				40,504	43 740	40.420	43 551	45 169	48.813	46 563	54,742	59,203	578 OK1	(1,994)	#1Loss Baseline		000 17	56.959	48,021	55.980	55 734	57,737	53,525	59,775	009'69	75,047	744 659		#1 Less Basoline			72.270	24 730	220,69	71,028	73,482	68,197	75.375	88.013	94,561	123,728	384,486	# 1 Loss Besoline			
Basolina Monthly and Annual Totals	File / Mail / Imaging	FTE Cost	\$ 21,965	\$ 21382	19,822	\$ 20 871	19,922	376.00	24,082	22,987	\$ 265,702				Loss Exec Risk	23,038	26,996	1/1 07	27,883	25,815	28 771	33,867	34 861	48,468	355,200	†			Less Exec Risk	40,504	37 391	42 413	43,551	45,168	46 813	46,563	54,742	59,203	580 055				Vote Even Olek	56,959	48 021	55 980	55,734	57,737	53,525	59 775	009 69	75,047	744.659				Less Exec Risk	72.270	74 320	220,69	71028	73,482	68,197	75.375	88.013	94,561	123 728				Loss Frac Rise	
Scenario 3 Monthly and Daily Averages	# File / Mall / Imeging Fil	FTES	44	13	2	13	22	5	15	15	2 2	0	# 3 Loss #2	#3 Lass Baselino	18	15	17	-	17	,	96	21	24	82,52	2	# 3 Less #2	ō	# 3 Loss Baseline		25	1	28	27	28	23	30	34	60	30	0	# 3 Less #2	0	# 2 Less Basanne	35	34	35	28	36	35) S	43	49	2002 39 8	0	#3 Loss #2	#3 Loss Basofina		45	44	45	44	46	45	60	56	2003 62 \$	47 62	0	#3 Loss #2	13 loce Brentler	2 LUSS CASEIIII	
MODEL OUTPUT SUM Scenario 3 MODEL OUTPUT SUM Monthly and Daily 8 Avorages	*	Year	1999	1999	1999	1989	1899	1999	1999	1999	1999				0000	2000	2000	2000	2000	2000	2000	2000	2000	2000	nonz					2001	2001	2001	2001	2001	2004	2001	2001	2001	2001					2002	2002	2002	2002	2002	2002	2002	2002	2002	2002					2003	2003	2003	2003	2003	2003	2003	2003	2003	2003					

Scanario 6	Opurations FTE Cost (1881) Foliate of Volume (1882) Foliate of Volume (1882) Foliate of 1882 (1882) Foliate of 188	0 04% 0 04% 0 03% 0 04% 0 00% 16 Less #5 0 00%	\$2000000000000000000000000000000000000	# 0 00% # 0 00% 0 00%	10.02% 10.02%	0.02% 0.01% 0.01% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	64(1998Q 8597 9 # 7,250 6- 199 899-199 84,10 0- 19,10 0-
	in Operations FTE Cost	0.04% 0.03% 0.03% 0.04% 185.10s8 #4 185.10s8 #4 #5.10s8 #4	**************************************	# 61 089 # 1 000 # 1 0	9620 0 9620 0 96	3200 3200 3400	0.03% 0.03% 0.02% 0.02% 0.02% 0.02% 0.00% #5.0es #4
Sconario 4	## Operations FTE Cost	0.04% 0.04% 0.03% 0.03% 0.04% 0.04% # 4 Less #3 0.00% # 4 Less Basquire	##000 ##000 ##000 ##000 ##000 ##000 ##000 ##000 ##000 ##000 ##000 ##000 ##000	# 4 Loss # 7 0 07% # 4 Loss # 20 0 02% 0 02%	# 4 (60%) # 4 (60%) # 4 (60%) # 4 (60%) # 4 (60%) # 4 (60%) # 4 (60%) # 4 (60%) # 6 (60%) # 7 (6	0.02% 0.02% 0.00% 6.4 Loss # 30.00% 6.4 Loss # 8eeelino 0.02% 0.01% 0.01% 0.00% 0.00%	0 03% 0 03% 0 03% 0 02% 0 02% 0 02% 0 02% 0 00% # 4 Lees # 9
	Operations FTE Cost	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	10 10 10 10 10 10 10 10 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	003% 003% 003% 003% 003% 003% 003% 003%	0.03% 0.03% 0.03% 0.03% 0.03% 0.03%
Scanario 6 Monthly and Annu Totals	Total FTE Cost 110.827	8 8.029 1 5 100.898 1 5 100.898 11.135.696 1 5 1.135.696 1 5 1.055.6360ling	100.15 100.15 110.25	91 (15) (15) (15) (15) (15) (15) (15) (15	(1) 5 (1) 20 (2) 18 (2)	1 (5.25 (1.2	\$ 168,08 \$ 188,08 \$ 277,28 \$ 277,28 \$ 277,28 \$ 2,77,58 \$ 6,08,48 \$
generatio 5 Scenario 4 Scenario 5 Scenario 6 y and Annual Monthly and Annu	Total FTE Cost 10 82 10 82 10 82 10 82 10 82 10 82 10 82 10 82 10 82 10 82 10 10 10 10 10 10 10 10 10 10 10 10 10	\$ \$ 10,000 0 \$ 11,157 0 \$ 12,558 8 \$ 12,558 \$ \$ 12,558	1 5 108 15 1 6 108 15 1 106 28 1 106 28 2 5 116 28 2 6 116 28 2 6 116 28 2 7 16 28 3 1 16 2	2 2 2 2 2 2 2 2 2 2	1 (1 (1) (1) (1) (1) (1) (1) (1	5 50 100 1	385.00 5 386.00 5 386.57 5 334.52 1 45.00 1 5 (179.13 1 185.00 1 8 5.00 1 8 5.00 1 8 5.00 1 8 6.00 1 8 6.00 1 8 6.00 1 8 7 0 1 8 7 0 1 8 7 0 1 8 7 0 1 8 8 0 1 8 0 1
Scenario 4 Monthly and Annu Totals	Total FTE Cost 100.87	8 5 104,98 0 5 106,99 0 5 1,16,79 6 5 1,2,35,89 8 44,Loss # 3 1	1 5 100.75 10.27 10.27 11.00.75	# 4 Loss # 13 E2 13	# (176,250 # (177,250 # (160,260 H) # (160,260 H) # (160,260 H) # (160,260 H) # (160,260 H) # (176,760 H) # (176,760 H) # (176,760 H) # (176,760 H) # (176,760 H) # (176,760 H)	\$ 5 210.507 \$ 2.410.00 \$ 1.40.00 \$ 4.000 \$ 1.40.00 \$ 1.40.00 \$ 1.40.00 \$ 1.40.00 \$ 1.40.00 \$ 1.40.00 \$ 1.40.00 \$ 1.40.00 \$ 1.00.00 \$ 1.00.00	\$ 372.093 \$ 372.093 \$ 368.077 \$ 354.74 \$ 356.78 \$ 356.78 \$ 1356.85 \$ 1683.96 \$ 4 1.68 Baseline
Baseline Monthly and Annu Totals	P Total FTE Cost 100 25 100 55 100 46 2 5 105 46 2 5 105 46 105 br>105 105 105 105 105 105 105 105 105	000000	1 6 6 EXC Risk 1 6 100 To 100	Legg Exco Risk 200 02 200 06 245,170 5 220,141 5 177,49 5 157,49 5 157,49 5 157,49 5 157,49 5 157,49 5 157,49 5 157,49	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 220,545 \$ 220,645 \$ 247,1007 \$ 405,652 \$ 560,752 \$ 560,752 \$ 560,752 \$ 560,752 \$ 560,752	246 246 246 246 246 246 246 246 246 246
Scenario 6 Monthly and Annu Totals	FTE A Malf / Imaging FTE Cost \$ 24.092 \$ 21.965 \$ 21.965 \$ 20.871 \$ 20.871 \$ 19.522 \$ 19.522	\$ 22.476 \$ 24.082 \$ 22.997 \$ 25.176 \$ 265.176 \$ 46 Loss #5 \$ 5	5 22.544 5 22.628 5 22.628 5 22.628 5 22.617 5 22.616 5 32.616 5 33.616 5 4.616 5 4.616 5 5 6.616 5 6.616 6 7.616 6	# 6 Less #5 # 7 Less #5 # 7 Less #5	20,000 100 100 100 100 100 100 100 100 10	\$ 90,000 \$ 174,659 \$ 774,659 \$ 174,659 \$ 174,6	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
Monthi	F 22 22 22 22 22 22 22 22 22 22 22 22 22	\$ 22,476 \$ 24,082 \$ 22,408 \$ 22,5178 \$ 25,178 \$ 265,702 \$ 16,089,94	23 53 53 53 53 53 53 53 53 53 53 53 53 53	137 137 137 137 137 137 137 137 137 137	2000 100 100 100 100 100 100 100 100 100	5 194,000 6 194,000 6 194,000 7 194,000 7 194,000 8 194,000 8 194,000 9 194,000 	5 75.976 5 80.015 8 12.376 5 14.492 5 5 Loss #4
Scenario 4 Monthly and Annual Totals	File / Mail / Imaging File Coat 24.082 5.082 5.082 5.082 5.082 5.082 5.082 5.0871	22.476 5 22.087 5 22.087 5 25.176 5 26.702 8 #4 Less # 3 # 4 Less # 3	15 15 15 15 15 15 15 15 15 15 15 15 15 1	# # 4 Less 51 # 4 Less 51 # 4 Less 51 # 4 Less 51 # 5 Less 51	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 150,000 \$ 144,600 \$ 141,000 \$ 141,000 \$ 173,000 \$ 173,	\$ 775 976 \$ 75375 \$ 88.013 \$ 94.564 \$ 123,728 \$ 94,492 \$ 41,098 #3
Baseline Monthly and Annu Totals	FTE Cost FTE Cost \$ 24,082 \$ 21,985 \$ 21,985 \$ 10922 \$ 20,871 \$ 20,871 \$ 20,871 \$ 21,985 \$ 20,871 \$ 21,985	\$ 22.47 \$ 22.08 \$ 22.08 \$ 25.17 \$ 265.70	5. Constitution of the con	40.00 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	280,003 280	\$ 784,639 \$ 784,639 \$ 744,639 \$ 744,639 \$ 71,020 \$ 71,020 \$ 71,020 \$ 71,020 \$ 80,977	5 75,976 5 88,047 5 123,728 5 144,492 6 188, Exec Risk
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MODEL COTPUT SI	Ye 199 189 189 189 189 189 189 189	201 202 202 202 203 203 203 203 203 203 203	195 195		2000 2000 2000 2000 2000 2000 2000 200	2000 2000 2000 2000 2000 2000 2000 200	200 200 200 200 200 200 200 200 200 200